

CONSUMER CARDS – QUICK SUMMARY

| | Rewards | Low Interest | Secure |
|-----------------------------|------------------------|--------------------|----------------------|
| Intro Reward | None | None | None |
| Intro Qualifications | None | None | None |
| Intro APR Purchases | 0.00% for 12 mo | 0.00% for 12 mo | 0.00% for 12 mo |
| Intro APR Balance Transfers | 0.00% for 12 mo | 0.00% for 12 mo | 0.00% for 12 mo |
| Contract Purchase APR* | 17.74% | 14.24% | 8.50% |
| Balance Transfer (BT) Fee | 3% | 3% | 3% |
| BT Contract Rate | 17.24% | 13.74% | 8.00% |
| Cash Advance APR* | 17.24% | 13.74% | 8.00% |
| Cash Advance Fee | 3.00% | 3.00% | 3.00% |
| Core Rewards Rate | 1.50% on all purchases | N/A | N/A |
| Reward Minimums/Caps | None | N/A | N/A |
| Minimum Credit Line | \$500.00 | \$500.00 | \$500.00 |
| Maximum Credit Line | \$25,000.00 | \$25,000.00 | \$5,000.00 |
| Late Fees | 3% up to max \$29.00 | 3% up to \$29.00 | 3% up to max \$29.00 |
| Replacement Card Fee | \$ 10.00 | \$ 10.00 | \$ 10.00 |
| Daily ATM Transaction Limit | \$1,000.00 | \$1,000.00 | \$1,000.00 |
| Daily Cash Advance Maximum | 25% of credit line | 25% of credit line | 25% of credit line |
| Total Cash Advance Maximum | 25% of credit line | 25% of credit line | 25% of credit line |
| Minimum Payment | 2% or \$35.00 | 2% or \$35.00 | 3% or \$35.00 |
| Foreign Transaction Fee | 1.00% | 1.00% | 1.00% |
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