

CONSUMER CARDS – QUICK SUMMARY

	Low Rate	Rewards	Savings
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*	12.59%	15.99%	6.75%
Balance Transfer (BT) Fee	3%	3%	3%
BT Contract Rate	12.59%	15.99%	6.75%
Cash Advance APR*	12.59%	15.99%	6.75%
Cash Advance Fee	3.00%	3.00%	3.00%
Core Rewards Rate	N/A	1.50% on all purchases	N/A
Reward Minimums/Caps	N/A	None	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 \$29.00	3% up to max \$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%