

Cardholder Agreement & Pricing Disclosures

PRICING INFORMATION

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for the first 6 months that your account is open, based on your credit worthiness and other factors. After that, your APR will be 14.99% , based on your credit worthiness and other factors.
APR for Cash Advances	29.99%
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on new purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
Transaction Fees Cash Advance Fee	Either \$5.00 or 3% of the amount of each cash advance, whichever is greater.
Penalty Fees Late Payment Fee Returned Payment Fee	up to \$35.00 up to \$35.00

How We Will Calculate Your Balance:We use a method called Average Daily Balance (including new purchases). See below for more details.

Billing Rights:Information on your rights to dispute transactions and how to exercise those rights is provided in your Agreement below and on the back of your Statement.

Loss of Introductory APR:We may end your introductory APR if you are more than 60 days late in making your required monthly payment.

THINGS YOU SHOULD KNOW ABOUT THIS ACCOUNT

General: This document contains your **ABC Credit Credit Pricing Information** and the **ABC Credit Credit Cardholder Agreement**(collectively, the “Agreement”). The Agreement contains important information related to the **ABC Credit** credit card account issued by XYZ Banks (the “Account”), including information about an arbitration provision applicable to the Account that will substantially affect your rights unless you reject it. However, the arbitration provision does not apply if you are a Covered Borrower (as defined herein) entitled to protections under the Military Lending Act. Please see the section entitled “Military Lending Act Disclosures” for more information. When you use your Account (or sign or keep the Card), you agree to the terms of this Agreement. Please retain a copy of this Agreement for your records.

CARDHOLDER AGREEMENT

Additional Information Regarding Interest Charges and Fees

Your Account is subject to the following Interest Charges and Fees, each of which will be charged to your Account as a Purchase for the purpose of calculating Interest Charges:

Interest Charges:

Paying Interest Charges: You agree to pay us Interest Charges on your Account as described herein. Interest Charges are calculated using the **Average Daily Balance Method (Including New Purchases)** as described below.

How to Avoid Paying Interest Charges on New Purchases (Grace Period): If you paid the New Balance on your prior monthly billing statement by the due date shown on that billing statement (the "Payment Due Date"), we will not impose any Interest Charges on new Purchases, or any portion of a new Purchase, paid by the applicable Payment Due Date (which will be at least 25 days from the billing cycle closing date). New Purchases are Purchases that first appear on your current billing statement.

Paying Interest Charges on Cash Advances: Cash Advances are subject to Interest Charges from the transaction date. Unlike Purchases, this means there is no time in which you can pay the balance of Cash Advances in order to completely avoid Interest Charges on Cash Advances.

How We Calculate Interest Charges on Purchases: We use the **Average Daily Balance Method (Including New Purchases)** to calculate the Interest Charges on Purchases for each billing cycle. We figure the Interest Charges on the Purchase balance by multiplying the **Average Daily Balance** for Purchases by the **Daily Periodic Rate** that applies to that balance. The **Daily Periodic Rate** for Purchases is calculated as set forth below. To get the **Average Daily Balance** we take the beginning balance of Purchases each day (which may include unpaid interest), add any new Purchases (including Fees and other charges), add any interest accrued on the previous day's balance (this results in daily compounding of interest), and subtract any payments or credits applicable to Purchases as of their posting dates. This gives us the **Daily Balance**. Then, we add up all the **Daily Balances** for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the **Average Daily Balance** for Purchases. If a **Daily Balance** is negative, we treat it as zero.

How We Calculate Interest Charges on Cash Advances: We use the **Average Daily Balance Method (Including New Cash Advances)** to calculate Interest Charges on Cash Advances for each billing cycle. We figure the Interest Charges on your Cash Advance balance by multiplying the **Average Daily Balance** for Cash Advances by the **Daily Periodic Rate**. The **Daily Periodic Rate** for Cash Advances is calculated as set forth below. To get the **Average Daily Balance** we take the beginning balance of Cash Advances each day (which may include unpaid interest), add any new Cash Advances, add any interest accrued on the previous day's balance (this results in daily compounding of interest), and subtract any payments or credits applicable to Cash Advances as of their transaction dates. This gives us the **Daily Balance**. Then, we add up all the **Daily Balances** for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the **Average Daily Balance**. If a **Daily Balance** is negative, we treat it as zero.

Daily Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE (APR): To calculate Interest Charges, we multiply the **Average Daily Balance** by the **Daily Periodic Rate**. The **Daily Periodic Rate** is calculated by dividing the **ANNUAL PERCENTAGE RATE (APR)** for Purchases and Cash Advances by 365. The **Daily Periodic Rate** for your Introductory Purchase APR is TBD%, depending on your creditworthiness and other factors, which is equivalent to a corresponding **ANNUAL PERCENTAGE RATE (APR)** TBD%. The **Daily Periodic Rate** for your Non-Introductory Rate on Purchases is TBD% which is equivalent to a corresponding **ANNUAL PERCENTAGE RATE (APR)** of TBD%. The **Daily Periodic Rate** for Cash Advances is 0.08216%, depending on your creditworthiness and other factors, which is equivalent to a corresponding **ANNUAL PERCENTAGE RATE (APR)** of 29.99%. **Subject to any grace period, the Fees assessed to your Account will be treated as Purchases and will be subject to the APR applicable to Purchases.**

Minimum Interest Charge: In any month in which an Interest Charge is due, if that Interest Charge is less than \$1.00, we may charge you a minimum Interest Charge of \$1.00. Notwithstanding the foregoing, during the first 12 months your Account is open, any Interest Charges assessed on your Account will be equal to the actual accrued interest.

