

Latitude[®] Mastercard[®] Credit Card

As of January 27, 2022

The Latitude Mastercard[®] Credit Card offers convenience, flexibility and a competitive rate, so you can afford to pay for the things you need.

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

0.00% Introductory APR for the first 15 monthly billing cycles.

After that, your APR will be **9.99%** to **19.99%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Cash Advances

23.99% This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers

0.00% Introductory APR for the first 15 monthly billing cycles following account opening when balance is transferred within the first 60 days following account opening. After that, your APR will be **9.99%** to **19.99%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Paying Interest

Your payment due date is at least **25** days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date of each month. We will begin charging interest on cash advances, convenience check advances and balance transfers on the transaction date.

Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50
For 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

Fees	
Annual Fee	NONE
Transaction Fees:	
Balance Transfer Fee	Either \$10.00 or 4% of the amount of each transaction, whichever is greater.
Cash Advance Fee	Either \$10.00 or 5% of the amount of each transaction, whichever is greater.
Convenience Check Advance Fee	Either \$10.00 or 4% of the amount of each transaction, whichever is greater.
Overdraft Protection Transfer Fee	\$10.00
Foreign Transaction Fee	3% of the amount of each foreign transaction after its conversion into U.S. Dollars. Transactions originating in Canada are excluded from this fee. Refer to Terms & Conditions.
Penalty Fees:	
Late Payment Fee	Up To \$40.00

For help, call us at 1-800-539-9055.

Clients using a TDD/TTY device: 1-800-539-8336.

How We Calculate Your Balance: We use a method called the average daily balance method (including new purchases).

Loss of Introductory APR: If you make a late payment, we may end offering you a lower introductory APR and begin charging you the higher APR (for both Purchases and Balance Transfers) that is specified in the table above and scheduled to take effect after the introductory APR is no longer effective.

Subject to credit approval.