

Applied Bank® Schedule of Rates and Fees

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Cash Advances	29.99% Fixed Rate
Penalty APR and When it Applies	None
Paying Interest	There is no grace period on this account. We will begin charging interest on purchases and cash advances 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.cfpb.gov/learnmore

Fees	
Set-up and Maintenance Fees	NOTICE: Your Annual Fee will be billed to your Account when it is opened and will reduce the amount of your initial available credit. For example, if your Account was established with a credit line of \$300, your initial available credit will be \$225. You may still reject this plan, provided you have not yet used the Account or paid a fee after receiving a billing statement. If you do reject the plan, you are not responsible for any fees or charges.
Processing Fee	None
Annual Fee	\$75 the first year; after that, \$45 annually
Monthly Maintenance Fee	None for the first year; after that, \$6.25 per month (\$75 annually).
Additional Card Fee	\$30
Replacement Card Fee	\$30
Copying Charges	\$10 per copy
Fees for Optional Payments	\$12.95 for each payment
Stop Payment Fee	\$30
Automated Account Information Fee	\$0.50 for each separate Account inquiry made through our automated account information system
Credit Limit Increase Fee	\$100 (unless you and we otherwise agree)
Reinstatement Fee	\$50
Transaction Fees	
Cash Advance Fee	Either \$10 or 5% of the amount of each cash advance, whichever is greater.
Foreign Currency Transaction Fee	3% of each transaction in U.S. dollars.
Penalty Fees	
Late Fee	Up to \$38
Returned Payment Fee	Up to \$38

How We Will Calculate Your Balance: We will use a method called “average daily balance (including new purchases).” See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Military Lending Act Disclosures
Statement of MAPR: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Oral Disclosure. Please call Customer Service at 1-800-947-1090 Monday - Friday, 9a.m. - 6 p.m. Eastern Time for any additional information concerning this disclosure.