

Genesis Credit® Account
First Electronic Bank

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	14.9%
Paying Interest	We will begin charging interest on purchases on the transaction date.
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
Penalty Fees	
• Late Payment	Up to \$41
• Returned Payment	Up to \$41

How We Calculate Your Balance: We 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.