

APPLICATION DISCLOSURES

**Signature Visa with Cash Back Rewards, Signature Visa with Rewards,
Platinum Visa with Rewards, and Platinum Visa**

| CARD | SIGNATURE VISA WITH CASH BACK REWARDS | SIGNATURE VISA WITH REWARDS | PLATINUM VISA WITH REWARDS | PLATINUM VISA |
|--|--|--|---|---|
| INTEREST RATES AND INTEREST CHARGES | | | | |
| Annual Percentage Rate (APR) for Purchases | <p>2.99% intro APR for 6 months from account opening.</p> <p>After that your APR will be</p> <p>10.00% – 14.50%</p> <p>depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> | <p>2.99% intro APR for 6 months from account opening.</p> <p>After that your APR will be</p> <p>10.00% – 14.50%</p> <p>depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> | <p>3.99% intro APR for 6 months from account opening.</p> <p>After that your APR will be</p> <p>9.00% – 19.50%</p> <p>depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> | <p>3.99% intro APR for 6 months from account opening.</p> <p>After that your APR will be</p> <p>8.00% – 18.50%</p> <p>depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| APR for Balance Transfers | <p>4.99% intro APR for 12 months from account opening.</p> <p>After that your APR will be</p> <p>12.00% - 16.50% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> | <p>4.99% intro APR for 12 months from account opening.</p> <p>After that your APR will be</p> <p>12.00% - 16.50% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> | <p>6.99% intro APR for 12 months from account opening.</p> <p>After that your APR will be</p> <p>11.00% - 21.50% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> | <p>6.99% intro APR for 12 months from account opening.</p> <p>After that your APR will be</p> <p>10.00% - 20.50% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| APR for Cash Advances | <p>12.00% - 16.50% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> | <p>12.00% - 16.50% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> | <p>11.00% - 21.50% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> | <p>10.00% - 20.50% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| SEE NEXT PAGE for more important information about these accounts. | | | | |

| CARD | SIGNATURE VISA WITH CASH BACK REWARDS | SIGNATURE VISA WITH REWARDS | PLATINUM VISA WITH REWARDS | PLATINUM VISA |
|--|--|-----------------------------|--|---------------|
| Penalty APR | <p>3.0% above current Interest Rate. This APR may be applied when:</p> <ul style="list-style-type: none">• Your minimum monthly payment is more than 60 days late• You are in default of any other terms of the Agreement <p>How long will the penalty APR apply? If your APR is increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p> | | | |
| How to Avoid Paying Interest on Purchases | Your 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 each month. | | | |
| 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 | None | None | None |
| Transaction Fees | | | | |
| • Foreign Transaction Fee | Waived | Waived | Up to 1% of the US dollar amount of the foreign transaction. | |
| Penalty Fees | | | | |
| • Late Payment | \$25 for balances > \$1,000; \$20 for balances \$100 - \$1,000; \$10 for balances < \$100 | | | |
| • Returned Item | \$25 | | | |
| • Card Replacement | \$5 | | | |

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

We reserve the right to amend the OnPoint Credit Card Agreement as permitted by law. The above rates and fees are current as of March 1, 2022.