

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of 11/01/2021. You can contact us toll free at (800) 593-1000 or mail correspondence to 1600 Medical Drive, Pottstown, PA 19464 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:				
	PLATINUM LOW-RATE MASTERCARD	PLATINUM REWARDS MASTERCARD	CASHBACK WORLD MASTERCARD	CREDIT BUILDER MASTERCARD
Annual Percentage Rate (APR) for Purchases & Balance Transfers	1.99% Introductory APR for 12 months from date of account opening. After that, your Standard APR will be 7.90% - 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.	1.99% Introductory APR for 12 months from date of account opening. After that, your Standard APR will be 8.90% - 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.	1.99% Introductory APR for 12 months from date of account opening. After that, your Standard APR will be 11.25% - 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.	16.90%
APR for Cash Advances	1.99% Introductory APR for 12 months from date of account opening. After that, your Standard APR will be 7.90% - 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.	1.99% Introductory APR for 12 months from date of account opening. After that, your Standard APR will be 8.90% - 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.	1.99% Introductory APR for 12 months from date of account opening. After that, your Standard APR will be 11.25% - 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.	16.90%
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. For Cash Advances and Balance Transfers, we will begin charging interest on the date the cash advance or balance transfer is posted to your account.			
Minimum Interest Charge	None			
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			

SEE NEXT PAGE for more important information about this account

FEES:	
Fees to Open or Maintain your Account - Annual Fee: - Application Fee:	<i>For Platinum Rewards Mastercard, Platinum Low Rate Mastercard, and Cashback World Mastercard: None</i> <i>For Credit Builder Mastercard: None for the first year; \$30.00 thereafter</i> None
Transaction Fees - Balance Transfer: - Cash Advance: - Foreign Transaction:	None 2% of the amount advanced with a minimum of \$5.00 and a maximum of \$75.00 1% of each transaction in U.S. dollars if the transaction involves a currency conversion 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees - Late Payment: - Returned Payment:	Up to \$29.00 if your payment is late Up to \$29.00 if your payment is returned for any reason

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

Loss of Introductory Rate: We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.