

## Pricing & Terms for Gold Credit Card

Please take a moment to carefully review the Pricing & Terms below.

INTEREST RATES AND INTEREST CHARGES
<b>Purchase Annual Percentage Rate (APR)</b> - <b>13.99%</b> to <b>20.99%</b> , based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.
<b>Balance Transfer APR</b> - <b>13.99%</b> to <b>20.99%</b> , based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.
<b>Cash Advance APR</b> - <b>22.99%</b> . This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b> - Your due date will be a minimum of 21 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date.
<b>Minimum Interest Charge</b> – None
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

FEES
<b>Annual Membership Fee</b> - <b>\$0</b> Intro fee for the first year. After that, <b>\$395</b>
<b>International Transaction Fees</b> – 0.75% of the amount charged
<b>Cash Advance APR</b> - <b>22.99%</b> . This APR will vary with the market based on the Prime Rate.
<b>Balance Transfers</b> - Either <b>\$10</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
<b>Cash Advances</b> - Either <b>\$10</b> or <b>5%</b> of the amount of each transaction, whichever is greater.