

# CREDIT CARD AGREEMENT

## **Important Terms of Your Credit Card Account**

### Annual Percentage Rates for Purchases:

These APRs will vary with the market based on the Prime Rate:

Prime + 6.74% to Prime + 20.74%

(APR) 10.74% to 24.74%

(DPR) 0.029425% to 0.067781%

### Annual Percentage Rates for Direct Deposit and Check Cash Advances

These APRs will vary with the market based on the Prime Rate:

Prime + 9.74% to Prime + 21.74%

(APR) 13.74% to 25.74%

(DPR) 0.037644% to 0.070521%

### How to Avoid Paying Interest on Purchases

Your due date is at least 23 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.

## Minimum Interest Charge

If you are charged interest, the charge will be no less than \$1.00.

## 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>.