

# Important Terms and Conditions

Visa Signature® Credit Card

Effective

September 23, 2024

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00 % APR*</b> Introductory rate is valid for 6 months from the date that your new card account is opened. Based on your credit worthiness, after this introductory period, your APR will be: <b>14.15% - 17.90% APR*</b> This APR will vary with the market based on the Prime Rate.
<b>APRs for Balance Transfers</b>	<b>0.00 % APR*</b> Introductory rate is valid for 6 months from the date that your new card account is opened. Based on your credit worthiness, after this introductory period, your APR will be: <b>14.15% - 17.90% APR*</b> This APR will vary with the market based on the Prime Rate.
<b>APRs for Cash Advances</b>	<b>0.00 % APR*</b> Introductory rate is valid for 6 months from the date that your new card account is opened. Based on your credit worthiness, after this introductory period, your APR will be: <b>14.15% - 17.90% APR*</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>Minimum Interest Charge</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least <b>25</b> 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.
<b>Credit Card Tips from the Consumer Financial Protection Bureau</b>	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>Set-up and Maintenance Fees</b>	
Annual Fee	<b>None</b>
<b>Transaction Fees</b>	
• Balance Transfer	<b>None</b>
• Cash Advance	<b>None</b>
• Foreign Transaction	<b>None</b>
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$25**</b>
• Over-the-Credit Limit	<b>None</b>
• Returned Payment	Up to <b>\$25</b>

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

See cardholder agreement for complete details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

\*Your standard APR may vary and is based on Prime Rate. Your rate is determined by adding a margin to the Prime Rate. The Prime Rate Index used to determine your APR is the rate published in *The Wall Street Journal* quarterly (January, April, July and October) and changes are effective as the first day of your next billing cycle. Current rate as of September 23, 2024. See cardholder agreement for complete details.

\*\*You may be required to pay a late payment fee of up to \$25.00 if you do not pay at least the minimum payment by the payment due date on your statement. TruStone may also assess the late payment fee every month thereafter that you are past due.

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