

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of December 16, 2022. You can call Us at (800) 255-1513 or write Us at 1066 E. Montague Avenue, North Charleston, SC 29405 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases

VISA Classic: 16.00 % Secured VISA Classic: 16.00 %

VISA Firefighters Gold: 14.50 %
This APR will vary with the market based on the Prime Rate.

VISA Gold: 14.50 %
This APR will vary with the market based on the Prime Rate.

VISA Platinum: 12.50 %
This APR will vary with the market based on the Prime Rate.

APR For Balance Transfers

VISA Classic: 16.00 % Secured VISA Classic: 16.00 %

VISA Firefighters Gold: 14.50 %
This APR will vary with the market based on the Prime Rate.

VISA Gold: 14.50 %
This APR will vary with the market based on the Prime Rate.

VISA Platinum: 12.50 %
This APR will vary with the market based on the Prime Rate.

APR For Cash Advances

VISA Classic: 16.00 % Secured VISA Classic: 16.00 %

VISA Firefighters Gold: 14.50 %
This APR will vary with the market based on the Prime Rate.

VISA Gold: 14.50 %
This APR will vary with the market based on the Prime Rate.

VISA Platinum: 12.50 %
This APR will vary with the market based on the Prime Rate.

How to Avoid Paying Interest on Purchases

Your due date is at least 22 days after the close of each billing cycle. We will not charge You any interest on purchases if You pay your entire balance owed 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

Transaction Fees

- Foreign Transaction **1.00%** of each foreign currency transaction in U.S. Dollars.
1.00% of each U.S. Dollar transaction that occurs in a foreign country.

Penalty Fees

- Returned Payment Up to **\$25.00**
- Late Payment Up to **\$25.00**

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