

**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, 2024. 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

<b>Annual Percentage Rate (APR) For Purchases</b>	<p>MyRate VISA: <u>10.99</u> % - <u>16.99</u> % based on Your creditworthiness.</p> <p>MyReward VISA: <u>14.25</u> % - <u>17.99</u> % based on Your creditworthiness.</p> <p>MySecured VISA: <u>16.00</u> %</p>
<b>APR For Balance Transfers</b>	<p>MyRate VISA: <u>10.99</u> % - <u>16.99</u> % based on Your creditworthiness.</p> <p>MyReward VISA: <u>14.25</u> % - <u>17.99</u> % based on Your creditworthiness.</p> <p>MySecured VISA: <u>16.00</u> %</p>
<b>APR For Cash Advances</b>	<p>MyRate VISA: <u>10.99</u> % - <u>16.99</u> % based on Your creditworthiness.</p> <p>MyReward VISA: <u>14.25</u> % - <u>17.99</u> % based on Your creditworthiness.</p> <p>MySecured VISA: <u>16.00</u> %</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>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.</p>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p><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>.</b></p>

### Fees

<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Foreign Transaction</li> </ul>	<p><b>1.00%</b> of each foreign currency transaction in U.S. Dollars.  <b>1.00%</b> of each U.S. Dollar transaction that occurs in a foreign country.</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Returned Payment</li> <li>• Late Payment</li> </ul>	<p>Up to <b>\$25.00</b>  Up to <b>\$25.00</b></p>

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