

# Credit Card Application Disclosures



17151 Chesterfield Airport Rd.  
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INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances	Platinum <b>7.90% - 16.90%</b> based on your creditworthiness Platinum Preferred <b>11.90% - 20.90%</b> based on your creditworthiness Classic Secured <b>7.90%</b>
How to Avoid Paying Interest On Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
FEES	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> <li>Foreign Transaction Fee</li> </ul>	<b>1%</b> of the US dollar amount of the foreign transaction <i>This fee applies to any credit card transaction where the merchant country is different from the country of the card issuer, regardless of whether a currency conversion is performed and even if you initiate the transaction from within the United States.</i>
Penalty Fees <ul style="list-style-type: none"> <li>Late Payment Fee</li> <li>Returned Payment Fee</li> </ul>	<b>Up to \$10.00</b> <b>Up to \$10.00</b>

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

Information in this disclosure is effective as of November 10, 2025 and is subject to change.