

| Interest Rates & Interest Charges | | |
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| | CoreCard | Platinum Card |
| Annual Percentage Rate (APR) for Purchases | 3.9%* Introductory APR for twelve (12) months. After that your APR will be 14.00%* . This APR will vary with the market based on the Prime Rate ¹ . | 1.9%* Introductory APR for six (6) months. After that your APR will be 9.25%* . This APR will vary with the market based on the Prime Rate ² . |
| APR for Balance Transfers[†] | 0%* Introductory APR for sixteen (16) months. After that your APR will be 14.00%* . This APR will vary with the market based on the Prime Rate ¹ . | 1.9%* Introductory APR for six (6) months. After that your APR will be 9.25%* . This APR will vary with the market based on the Prime Rate ² . |
| APR for Cash Advances | 18.9% This APR will vary with the market based on the Prime Rate ³ . | 18.9% This APR will vary with the market based on the Prime Rate ³ . |
| Penalty APR and When It Applies | 18.9% This APR will vary with the market based on the Prime Rate ³ . This APR may be applied to your account if your: 1) Account is more than sixty (60) days delinquent. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due. | |
| Paying Interest | Your due date is at least twenty-five (25) days after the close of each billing cycle. We will not charge you any interest on purchases if you pay the entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date. | |
| Minimum Interest Charge | \$0.00 | |
| For Credit Card Tips from the Federal Reserve Board | To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve at www.federalreserve.gov/creditcard . | |
| Fees | | |
| Annual Fee | None | |
| Transaction Fees | | |
| Balance Transfer Platinum Card | Either \$10 or 3% of the amount of each Balance Transfer, whichever is greater (maximum fee \$50) | |
| Balance Transfer CoreCard | No Balance Transfer Fee | |
| Cash Advance | Either \$10 or 5% of the amount of each Cash Advance, whichever is greater (maximum fee \$50) | |
| Foreign Transaction | 2% of the U.S. Dollar amount of the transaction | |
| Penalty Fees | | |
| Late Payment | Up to \$35 | |
| Returned Payment | Up to \$35 | |

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details. **Loss of Introductory APR:** We may end your Introductory APR and apply the Penalty APR for the reason described in the Penalty APR box above. **Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights are provided in your account agreement.

¹The APR is adjusted monthly by adding 9.0% to the Wall Street Journal Prime Rate; however the rate will not drop below 12.9% or exceed 23.9%.

²The APR is adjusted monthly by adding 3.25% to the Wall Street Journal Prime Rate; however the rate will not drop below 9.25% or exceed 12.0%.

³The APR is adjusted monthly by adding 12.9% to the Wall Street Journal Prime Rate; however the rate will not drop below 18.9% or exceed 23.9%.

*Current rate as of 08/21/2018. Rates subject to change.

[†]Balance transfers may not be from another account issued by CoreFirst Bank & Trust. Additional Card members may not request or authorize balance transfers.