

Variable Rate Visa Credit Card Rates and Fees Disclosure Statement

<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances</b></p> <ul style="list-style-type: none"> <li>• <b>Everyday Rewards*</b></li> <li>• <b>Everyday Simplified*</b></li> <li>• <b>Cash Back Visa**</b></li> <li>• <b>Platinum Visa**</b></li> <li>• <b>Smart Start Visa**</b></li> </ul>	<p>The APRs (other than the introductory APR) will vary with the market based on prime rate</p> <p>Your APR will be <b>12.49%</b> to 18.00% depending on our review of your application and credit worthiness</p> <p>Your APR will be <b>9.49%</b> to <b>16.49%</b> depending on our review of your application and credit worthiness</p> <p>Your APR will be <b>14.49%</b> to <b>18.00%</b> depending on our review of your application and credit worthiness</p> <p>Your APR will be <b>11.74%</b> to <b>18.00%</b> depending on our review of your application and credit worthiness</p> <p>Your APR will be <b>12.49%</b> to <b>18.00%</b> depending on our review of your application and credit worthiness</p>
<p><b>Introductory APR for Balance Transfers</b></p>	<p><b>0%</b> introductory APR for the first 12 months when the balance is transferred during the first 90 days from account opening. <b>Standard APRs apply</b> thereafter</p> <p>Balances transfers from existing credit cards, lines of credits or loans currently at Trumark do not qualify.</p>
<p><b>Penalty APR</b></p>	<p><b>None</b></p>
<p><b>How to avoid paying interest on purchases</b></p>	<p>Your due date is 28 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. We will begin charging interest on cash advances and balance transfers on the transaction date.</p>
<p><b>Minimum Interest Charge</b></p>	<p><b>None</b></p>

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 <a href="https://consumerfinance.gov/learnmore">https://consumerfinance.gov/learnmore</a>

Fees	
Annual Fee	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• <b>Balance Transfer</b></li> <li>• <b>Cash Advance</b></li> <li>• <b>Foreign Transaction</b></li> </ul>	3% for balances transferred during 90-day introductory period. 0% thereafter  None  2% of the amount of your transaction in U.S. Dollars.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Over-the-Credit Limit</b></li> <li>• <b>Returned Payment</b></li> </ul>	\$25 charged 5 days after the due date  None  \$15
<b>Other Fees</b> <ul style="list-style-type: none"> <li>• <b>Express Delivery of Card</b></li> <li>• <b>Copies of Statements</b></li> <li>• <b>Stop Payment</b></li> <li>• <b>Research Fee</b></li> </ul>	\$25  \$5  Up to \$32 per request or series of checks  \$45 per hour

\*Everyday Rewards was formerly known as Rewards Visa. Everyday Simplified was formerly know as Classic Visa

\*\*Applications for new cards are no longer accepted.

**How We Will Calculate your Balance:** We us a method called “average daily balance (including new purchases).” See full terms and conditions for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your terms and conditions. For more details on how the **ANNUAL PERCENTAGE RATE**, “Index” and “Margin” are determined and the impact of any increase, see the section of this Agreement titled, “Periodic Rates and Calculations of Finance Charges

**Promotional Period:** New cardholders receive promotional introductory APRs balance transfers. Balance transfers initiated during the first 90 days from account opening will receive 0% APR for 12 months and 17.99% APR thereafter. Balance transfers initiated during the first 90 days will receive a 3% balance transfer fee. Balances transfers from existing

credit cards, lines of credits or loans currently at Trumark do not qualify and will not receive the promotional rate.