

Everyday Elite Visa Credit Card Rates and Fees Disclosure Statement

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for purchases made during the first 12 months. 17.99% thereafter This APR is a non-variable rate
APR for Balance Transfers	0% introductory APR for the first 12 months when the balance is transferred during the first 90 days from account opening . 17.99% thereafter This APR is a non-variable rate. Balances transfers from existing credit cards, lines of credits or loans currently at Trumark do not qualify.
APR for Cash Advances	17.99% This APR is a non-variable rate
Penalty APR	None
How to avoid paying interest on purchases	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.
Minimum Interest Charge	None
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 https://consumerfinance.gov/learnmore

Fees	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer 	3% for balances transferred during 90-day introductory period. 0% thereafter
<ul style="list-style-type: none"> • Cash Advance 	None
<ul style="list-style-type: none"> • Foreign Transaction 	2% of the amount of your transaction in U.S. Dollars.
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment 	\$25 charged 5 days after the due date
<ul style="list-style-type: none"> • Over-the-Credit Limit 	None

<ul style="list-style-type: none"> • Returned Payment 	\$15
Other Fees <ul style="list-style-type: none"> • Express Delivery of Card • Copies of Statements • Stop Payment • Research Fee 	<ul style="list-style-type: none"> • \$25 • \$5 • Up to \$32 per request or series of checks • \$45 per hour

How We Will Calculate your Balance: We use 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 full terms and conditions.

Promotional Period: New cardholders receive promotional introductory APRs on purchases and balance transfers. Purchases receive a 0% APR for the first 12 months from account opening and 17.99% APR thereafter. 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.