

INTEREST RATES & INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	5.90% introductory APR for the first 6 billing cycles. After that, your APR will be 12.00% - 20.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	5.90% introductory APR for the first 6 billing cycles. After that, your APR will be 12.00% - 20.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	5.90% introductory APR for the first 6 billing cycles. After that, your APR will be 12.00% - 20.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you 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	If you are charged interest, the charge will be no less than \$1.50.
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 http://www.consumerfinance.gov/learnmore
FEES	
Annual Fees	None
Transaction Fees Balance Transfer Cash Advance Foreign Transaction	3% of each transfer or \$10.00 , whichever is greater 3% of each advance or \$10.00 , whichever is greater 0.80% for purchases and 1.00% for cash transactions.
Penalty Fees Late Payment Returned Payment	Up to \$35.00 Up to \$35.00

How Will We Calculate Your Balance? We use an Average Daily Balance calculation (including new purchases).

How Will We Calculate Your APR? To determine your APR for purchases, cash advances and balance transfers, we add a margin of 7.25% - 15.25% to the index (Prime Rate).

Loss of Introductory APR: We may end your introductory APR and apply your standard rate of 12.00% - 20.00% if you fail to make the required minimum monthly payment on time. If an introductory APR is terminated, it will not be reinstated.

Prime Rate: The Prime Rate used to determine your APR is the New York Prime Rate published in the Central Edition of the Wall Street Journal on the Friday immediately preceding the 15th day of the month prior to the month in which the current cycle begins.

Changes to Terms and Conditions: The terms of your Account, including any APR, are subject to change. Any change will be made in accordance with the Cardholder Agreement and applicable law.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights are included in the Cardholder Agreement. See Your Billing Rights section for full details.

Important Information: Our bank complies with the USA Patriot Act. This law mandates that we verify certain information about you while processing your account application.

The information contained in this disclosure is accurate as of 05/15/18. Because rates and terms are subject to change, you may contact us for the most current information by writing to us at P.O. Box 2970, Wichita, KS 67201-2970 or by calling us at 855-383-4301.