

## CommonWealth Card Pricing & Terms

### 0% Promotional Offer for 6 Billing Cycles

|  | <b>Interest Rates and Interest Charges</b>  |
|--|---|
| <b>Annual Percentage Rate (APR) for Purchases</b>  | <b>0%</b> Introductory rate for 6 Billing Cycles from the date your account opened. <b>9.99% Fixed</b> , after the promotional period of 6 Billing Cycles.  |
| <b>APR for Cash Advances</b>   | <b>13.99% Variable</b>  |
| <b>Paying Interest</b>   | Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases when all prior balances are paid in full by the due date each month. We treat balance transfers as purchases and we impose interest charges on balance transfers in accordance with the method. We will begin charging interest on cash advances on the transaction date. |
| <b>Minimum Interest Charge</b>   | If you are charged periodic interest, the charge will be no less than <b>\$2.00</b> . If no finance charge incurred, then charge will be <b>\$0.00</b> .  |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>  | 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>  |
| <b>Annual Fees</b>   | <b>None</b>   |
| <b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• <b>Balance Transfer</b></li> <li>• <b>Cash Advance Fee</b></li> <li>• <b>Foreign Transaction Fee</b></li> </ul> | <p><b>3%</b> of Amount Transferred or <b>\$50</b>, whichever is greater, not to exceed <b>\$900</b>. Minimum Balance Transfer <b>\$100</b>.</p> <p>Either <b>\$5</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.</p> <p><b>3%</b> of each transaction in U.S. dollars</p>  |
| <b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Returned Payment</b></li> </ul>   | <p><b>\$36</b></p> <p><b>\$36</b></p>   |
| <b>Other Fees</b> <ul style="list-style-type: none"> <li>• <b>Phone Payment</b></li> <li>• <b>Minimum Payment</b></li> <li>• <b>Statement Fee</b></li> </ul>                     | <p>No charge for automated payments, <b>\$10</b> if assisted by a live representative.</p> <p><b>2.50%</b> of the balance due, or <b>\$25</b>, whichever is greater.</p> <p><b>\$8.95</b> per additional monthly statement requested</p>  |

[ See Page 2 for Additional Terms and Conditions ]

## CommonWealth Card Terms and Conditions

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” An explanation of this method is provided in your card regulations.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment, effective on the next statement date after the late payment is received and going forward.

**Prime Rate:** Variable APRs are based on the 3.25% Prime Rate as of March 15, 2020.

**Cash APR:** For Cash transactions, we add a Margin of 10.74% to the Prime Rate of 3.25%. The Cash APR may increase or decrease each month if the Prime Rate Changes, but will not exceed the maximum rate of 24.00%. The Daily periodic rate of FINANCE CHARGES will be no less than 0.03901% and no greater than 0.06575%.

**Other:** There is NO grace period for any interest charge imposed on any cash advance.

## Cash Back Card Pricing & Terms

|  | <b>Interest Rates and Interest Charges</b>  |
|--|---|
| <b>Annual Percentage Rate (APR) for Purchases</b>  | <b>9.99% - 16.99%</b><br>Variable   |
| <b>APR for Cash Advances</b>   | <b>18.99%</b><br>Variable   |
| <b>Paying Interest</b>   | Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases when all prior balances are paid in full by the due date each month. We treat balance transfers as purchases and we impose interest charges on balance transfers in accordance with the method. We will begin charging interest on cash advances on the transaction date. |
| <b>Minimum Interest Charge</b>   | If you are charged periodic interest, the charge will be no less than <b>\$2.00</b> . If no finance charge incurred, then charge will be <b>\$0.00</b> .  |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>  | 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>  |
| <b>Annual Fees</b>   | <b>None</b>   |
| <b>Transaction Fees</b>  |   |
| <ul style="list-style-type: none"> <li>• <b>Balance Transfer</b></li> <li>• <b>Cash Advance Fee</b></li> <li>• <b>Foreign Transaction</b></li> </ul> | <p><b>3%</b> of Amount Transferred or <b>\$50</b>, whichever is greater, not to exceed <b>\$900</b>. Minimum Balance Transfer <b>\$100</b>.</p> <p>Either <b>\$5</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.</p> <p><b>3%</b> of each transaction in U.S. Dollars</p>  |
| <b>Penalty Fees</b>  |   |
| <ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Returned Payment</b></li> </ul>   | <p><b>\$36</b></p> <p><b>\$36</b></p>   |
| <b>Other Fees</b>  |   |
| <ul style="list-style-type: none"> <li>• <b>Phone Payment</b></li> <li>• <b>Minimum Payment</b></li> <li>• <b>Statement Fee</b></li> </ul>           | <p>No charge for automated payments, <b>\$10</b> if assisted by a live representative.</p> <p><b>2.50%</b> of the balance due, or <b>\$25</b>, whichever is greater.</p> <p><b>\$8.95</b> per additional monthly statement requested</p>  |

[ See Page 4 for Additional Terms and Conditions ]

## Cash Back Card Terms and Conditions

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” An explanation of this method is provided in your card regulations.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Prime Rate:** Variable APRs are based on the 3.25% Prime Rate as of March 15, 2020.

**Purchase APR:** For Purchase transactions, we add a Margin of 6.74-13.74% to the Prime Rate of 3.25% for the Cash Back Card. The Monthly periodic rate of FINANCE CHARGES will be no less than 1.18667% and no greater than 2.0.

**Cash APR:** For Cash transactions, we add a Margin of 15.74% to the Prime Rate of 3.25%. The Cash APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of 24.00%. The Daily periodic rate of FINANCE CHARGES will be no less than 0.03901% and no greater than 0.06575%.

**Other:** There is NO grace period for any interest charge imposed on any cash advance.

## Platinum Card Pricing & Terms

### 0% Promotional Offer for 12 Billing Cycles on First 90 Days of Purchases

|  | <b>Interest Rates and Interest Charges</b>  |
|--|---|
| <b>Annual Percentage Rate (APR) for Purchases</b>  | <p><b>0%</b><br/>Introductory rate for 12 Billing Cycles on first 90 days' worth of purchases from the date your account opened based upon credit worthiness.</p> <p><b>8.49% - 16.49%</b><br/>After the promotional period of 12 Billing Cycles and on all purchases made following the initial 90-day period after account opening, based on Credit worthiness. This APR will vary with the market based on the Prime Rate.</p> |
| <b>APR for Cash Advances</b>   | <b>18.99% Variable</b>  |
| <b>Paying Interest</b>   | Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases when all prior balances are paid in full by the due date each month. We treat balance transfers as purchases and we impose interest charges on balance transfers in accordance with the method. We will begin charging interest on cash advances on the transaction date.                                   |
| <b>Minimum Interest Charge</b>   | If you are charged periodic interest, the charge will be no less than <b>\$2.00</b> . If no finance charge incurred, then charge will be <b>\$0.00</b> .  |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>  | 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>  |
| <b>Annual Fees</b>   | <b>None</b>   |
| <b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• <b>Balance Transfer</b></li> <li>• <b>Cash Advance Fee</b></li> <li>• <b>Foreign Transaction Fee</b></li> </ul> | <p><b>3%</b> of Amount Transferred or <b>\$50</b>, whichever is greater, not to exceed <b>\$900</b>. Minimum Balance Transfer <b>\$100</b>.</p> <p>Either <b>\$5</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.</p> <p><b>3%</b> of each transaction in U.S. dollars</p>  |
| <b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Returned Payment</b></li> </ul>   | <p><b>\$36</b></p> <p><b>\$36</b></p>   |
| <b>Other Fees</b> <ul style="list-style-type: none"> <li>• <b>Phone Payment</b></li> <li>• <b>Minimum Payment</b></li> <li>• <b>Statement Fee</b></li> </ul>                     | <p>No charge for automated payments, <b>\$10</b> if assisted by a live representative.</p> <p><b>2.50%</b> of the balance due, <b>\$25</b>, whichever is greater.</p> <p><b>\$8.95</b> per additional monthly statement requested</p>   |

[ See Page 6 for Additional Terms and Conditions ]

## Platinum Card Terms and Conditions

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” An explanation of this method is provided in your card regulations.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment, effective on the next statement date after the late payment is received and going forward.

**Prime Rate:** Variable APRs are based on the 3.25% Prime Rate as of March 15, 2020.

**Purchase APR:** For Purchase transactions, we add a Margin of 5.24-13.24% to the Prime Rate of 3.25%. The Monthly periodic rate of FINANCE CHARGES will be no less than 1.18667% and no greater than 2.0.

**Cash APR:** For Cash transactions, we add a Margin of 15.74% to the Prime Rate of 3.25%. The Cash APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of 24.00%. The Daily periodic rate of FINANCE CHARGES will be no less than 0.03901% and no greater than 0.06575%.

**Other:** There is NO grace period for any interest charge imposed on any cash advance.

## Visa Secured Card Pricing & Terms

|  | <b>Interest Rates and Interest Charges</b>  |
|--|---|
| <b>Annual Percentage Rate (APR) for Purchases</b>  | <b>19.99%</b><br>Variable   |
| <b>APR for Cash Advances</b>   | <b>21.75%</b><br>Variable   |
| <b>Paying Interest</b>   | Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases when all prior balances are paid in full by the due date each month. We treat balance transfers as purchases and we impose interest charges on balance transfers in accordance with the method. We will begin charging interest on cash advances on the transaction date. |
| <b>Minimum Interest Charge</b>   | If you are charged periodic interest, the charge will be no less than <b>\$2.00</b> . If no finance charge incurred, then charge will be <b>\$0.00</b> .  |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>  | 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>  |
| <b>Annual Fees</b>   | <b>\$35</b>   |
| <b>Transaction Fees</b>  |   |
| <ul style="list-style-type: none"> <li>• <b>Balance Transfer</b></li> <li>• <b>Cash Advance Fee</b></li> <li>• <b>Foreign Transaction</b></li> </ul> | <p><b>3%</b> of Amount Transferred or <b>\$50</b>, whichever is greater, not to exceed <b>\$900</b>. Minimum Balance Transfer <b>\$100</b>.</p> <p>Either <b>\$5</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.</p> <p><b>3%</b> of each transaction in U.S. Dollars</p>  |
| <b>Penalty Fees</b>  |   |
| <ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Returned Payment</b></li> </ul>   | <p><b>\$36</b></p> <p><b>\$36</b></p>   |
| <b>Other Fees</b>  |   |
| <ul style="list-style-type: none"> <li>• <b>Phone Payment</b></li> <li>• <b>Minimum Payment</b></li> <li>• <b>Statement Fee</b></li> </ul>           | <p>No charge for automated payments, <b>\$10</b> if assisted by a live representative.</p> <p><b>2.50%</b> of the balance due, or <b>\$25</b>, whichever is greater.</p> <p><b>\$8.95</b> per additional monthly statement requested</p>  |

[ See Page 8 for Additional Terms and Conditions ]

## Secured Card Terms and Conditions

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” An explanation of this method is provided in your card regulations.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Prime Rate:** Variable APRs are based on the 3.25% Prime Rate as of March 15, 2020.

**Purchase APR:** For Purchase transactions, we add a Margin of 16.74% to the Prime Rate of 3.25%. The Monthly periodic rate of FINANCE CHARGES will be no less than 1.18667% and no greater than 2.0.

**Cash APR:** For Cash transactions, we add a Margin of 18.50% to the Prime Rate of 3.25%. The Cash APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of 24.00%. The Daily periodic rate of FINANCE CHARGES will be no less than 0.03901% and no greater than 0.06575%.

**Other:** There is NO grace period for any interest charge imposed on any cash advance.