

Cash Back Card Pricing & Terms

	Interest Rates and Interest Charges
Annual Percentage Rate (APR) for Purchases	9.99% At account opening based on your creditworthiness. This APR will vary with the market based on Prime Rate*.
APR for Balance Transfers	0% for 12 billing cycles from the date of Balance Transfer. 9.99% After the promotional period of 12 billing cycles. This APR will vary with the market based on Prime Rate*.
APR for Cash Advances	18.99% At account opening based on your creditworthiness. This APR will vary with the market based on Prime Rate*.
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 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 used for Purchases. We will begin charging interest on Cash Advances on the transaction date.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$2.00 . If no finance charge incurred, then charge will be \$0.00 .
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 .
Annual Fees	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer 3% of amount transferred or \$50, whichever is greater, not to exceed \$900; minimum Balance Transfer \$100 • Cash Advance Fee Either \$5 or 3% of the amount of each Cash Advance, whichever is greater • Foreign Transaction 3% of each transaction in U.S. dollars
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$36 • Returned Payment Up to \$36

[See Page 2 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 account agreement.

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. This APR will vary based on Prime Rate.

Purchase and Balance Transfer APR: For Purchase transactions, we add a margin of 6.74% to the Prime Rate of 3.25% for the Cash Back Card. The monthly APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of 24.00%. The monthly periodic rate of finance charges will be no less than 0.83% and no greater than 2.00%.

Cash Advance APR: For Cash Advance transactions, we add a margin of 15.74% to the Prime Rate of 3.25%. The Cash Advance 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 0.05% and no greater than 0.07%.

Other: There is no grace period for any interest charge imposed on any Cash Advance.

Other Fees: Refer to your account agreement sent with your card for other fees that may apply.

Cash Back Card Pricing & Terms

	Interest Rates and Interest Charges
Annual Percentage Rate (APR) for Purchases	13.99% At account opening based on your creditworthiness. This APR will vary with the market based on Prime Rate*.
APR for Balance Transfers	0% for 12 billing cycles from the date of Balance Transfer. 13.99% After the promotional period of 12 billing cycles. This APR will vary with the market based on Prime Rate*.
APR for Cash Advances	20.49% At account opening based on your creditworthiness. This APR will vary with the market based on Prime Rate*.
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 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 used for Purchases. We will begin charging interest on Cash Advances on the transaction date.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$2.00 . If no finance charge incurred, then charge will be \$0.00 .
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 .
Annual Fees	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer 3% of amount transferred or \$50, whichever is greater, not to exceed \$900; minimum Balance Transfer \$100 • Cash Advance Fee Either \$5 or 3% of the amount of each Cash Advance, whichever is greater • Foreign Transaction 3% of each transaction in U.S. dollars
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$36 • Returned Payment Up to \$36

[See Page 2 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 account agreement.

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. This APR will vary based on Prime Rate.

Purchase and Balance Transfer APR: For Purchase transactions, we add a margin of 10.74% to the Prime Rate of 3.25% for the Cash Back Card. The monthly APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of 24.00%. The monthly periodic rate of finance charges will be no less than 1.17% and no greater than 2.00%.

Cash Advance APR: For Cash Advance transactions, we add a margin of 17.24% to the Prime Rate of 3.25%. The Cash Advance 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 0.06% and no greater than 0.07%.

Other: There is no grace period for any interest charge imposed on any Cash Advance.

Other Fees: Refer to your account agreement sent with your card for other fees that may apply.

Cash Back Card Pricing & Terms

	Interest Rates and Interest Charges
Annual Percentage Rate (APR) for Purchases	16.99% At account opening based on your creditworthiness. This APR will vary with the market based on Prime Rate*.
APR for Balance Transfers	0% for 12 billing cycles from the date of Balance Transfer. 16.99% After the promotional period of 12 billing cycles. This APR will vary with the market based on Prime Rate*.
APR for Cash Advances	21.24% At account opening based on your creditworthiness. This APR will vary with the market based on Prime Rate*.
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 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 used for Purchases. We will begin charging interest on Cash Advances on the transaction date.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$2.00 . If no finance charge incurred, then charge will be \$0.00 .
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 .
Annual Fees	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer 3% of amount transferred or \$50, whichever is greater, not to exceed \$900; minimum Balance Transfer \$100 • Cash Advance Fee Either \$5 or 3% of the amount of each Cash Advance, whichever is greater • Foreign Transaction 3% of each transaction in U.S. dollars
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$36 • Returned Payment Up to \$36

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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 account agreement.

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. This APR will vary based on Prime Rate.

Purchase and Balance Transfer APR: For Purchase transactions, we add a margin of 13.74% to the Prime Rate of 3.25% for the Cash Back Card. The monthly APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of 24.00%. The monthly periodic rate of finance charges will be no less than 1.42% and no greater than 2.00%.

Cash Advance: For Cash Advance transactions, we add a margin of 17.99% to the Prime Rate of 3.25%. The Cash Advance 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 0.06% and no greater than 0.07%.

Other: There is no grace period for any interest charge imposed on any Cash Advance.

Other Fees: Refer to your account agreement sent with your card for other fees that may apply.

Platinum Card Pricing & Terms

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

	Interest Rates and Interest Charges
Annual Percentage Rate (APR) for Purchases	<p>0% Introductory rate for 12 billing cycles on first 90 days' worth of Purchases from the date your account opened based on your creditworthiness.</p> <p>8.49% After the promotional period of 12 billing cycles and on all Purchases made following the initial 90-day period after account opening. This APR will vary with the market based on Prime Rate*.</p>
APR for Balance Transfers	<p>0% for 12 billing cycles from the date of Balance Transfer.</p> <p>8.49% After the promotional period of 12 billing cycles. This APR will vary with the market based on Prime Rate*.</p>
APR for Cash Advances	18.99% At account opening based on your creditworthiness. This APR will vary with the market based on Prime Rate*.
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 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 used for Purchases. We will begin charging interest on Cash Advances on the transaction date.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$2.00 . If no finance charge incurred, then charge will be \$0.00 .
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 .
Annual Fees	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer 3% of amount transferred or \$50, whichever is greater, not to exceed \$900; minimum Balance Transfer \$100 • Cash Advance Fee Either \$5 or 3% of the amount of each Cash Advance, whichever is greater • Foreign Transaction Fee 3% of each transaction in U.S. dollars
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$36 • Returned Payment Up to \$36

[See Page 2 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 account agreement.

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. This APR will vary based on Prime Rate.

Purchase and Balance Transfer APR: For Purchase transactions, we add a margin of 5.24% to the Prime Rate of 3.25%. The monthly APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of 24.00%. The monthly periodic rate of finance charges will be no less than 0.71% and no greater than 2.00%.

Cash Advance APR: For Cash Advance transactions, we add a margin of 15.74% to the Prime Rate of 3.25%. The Cash Advance 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 0.05% and no greater than 0.07%. Interest charges for Cash Advances will begin on the date of the transaction.

Other: There is no grace period for any interest charge imposed on any Cash Advance.

Other fees: Refer to your account agreement sent with your card for other fees that may apply.

Platinum Card Pricing & Terms

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

	Interest Rates and Interest Charges
Annual Percentage Rate (APR) for Purchases	<p>0% Introductory rate for 12 billing cycles on first 90 days' worth of Purchases from the date your account opened based on your creditworthiness.</p> <p>13.49% After the promotional period of 12 billing cycles and on all Purchases made following the initial 90-day period after account opening. This APR will vary with the market based on Prime Rate*.</p>
APR for Balance Transfers	<p>0% for 12 billing cycles from the date of Balance Transfer.</p> <p>13.49% After the promotional period of 12 billing cycles. This APR will vary with the market based on Prime Rate*.</p>
APR for Cash Advances	<p>20.49% At account opening based on your creditworthiness. This APR will vary with the market based on Prime Rate*.</p>
Paying Interest	<p>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 used for Purchases. We will begin charging interest on Cash Advances on the transaction date.</p>
Minimum Interest Charge	<p>If you are charged periodic interest, the charge will be no less than \$2.00. If no finance charge incurred, then charge will be \$0.00.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>
Annual Fees	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance Fee • Foreign Transaction Fee 	<p>3% of amount transferred or \$50, whichever is greater, not to exceed \$900; minimum Balance Transfer \$100</p> <p>Either \$5 or 3% of the amount of each Cash Advance, whichever is greater</p> <p>3% of each transaction in U.S. dollars</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$36</p> <p>Up to \$36</p>

[See Page 2 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 account agreement.

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. This APR will vary based on Prime Rate.

Purchase and Balance Transfer APR: For Purchase transactions, we add a margin of 10.24% to the Prime Rate of 3.25%. The monthly APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of 24.00%. The monthly periodic rate of finance charges will be no less than 1.12% and no greater than 2.00%.

Cash Advance APR: For Cash Advance transactions, we add a margin of 17.24% to the Prime Rate of 3.25%. The Cash Advance 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 0.06% and no greater than 0.07%. Interest charges for Cash Advances will begin on the date of the transaction.

Other: There is no grace period for any interest charge imposed on any Cash Advance.

Other Fees: Refer to your account agreement sent with your card for other fees that may apply.

Platinum Card Pricing & Terms

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

	Interest Rates and Interest Charges
Annual Percentage Rate (APR) for Purchases	<p>0% Introductory rate for 12 billing cycles on first 90 days' worth of Purchases from the date your account opened based on your creditworthiness.</p> <p>16.49% After the promotional period of 12 billing cycles and on all Purchases made following the initial 90-day period after account opening. This APR will vary with the market based on Prime Rate*.</p>
APR for Balance Transfers	<p>0% for 12 billing cycles from the date of Balance Transfer.</p> <p>16.49% After the promotional period of 12 billing cycles. This APR will vary with the market based on Prime Rate*.</p>
APR for Cash Advances	<p>21.24% At account opening based on your creditworthiness. This APR will vary with the market based on Prime Rate*.</p>
Paying Interest	<p>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 used for purchases. We will begin charging interest on Cash Advances on the transaction date.</p>
Minimum Interest Charge	<p>If you are charged periodic interest, the charge will be no less than \$2.00. If no finance charge incurred, then charge will be \$0.00.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>
Annual Fees	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer 3% of amount transferred or \$50, whichever is greater, not to exceed \$900; minimum Balance Transfer \$100 • Cash Advance Fee Either \$5 or 3% of the amount of each Cash Advance, whichever is greater • Foreign Transaction Fee 3% of each transaction in U.S. dollars
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$36 • Returned Payment Up to \$36

[See Page 2 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 account agreement.

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. This APR will vary based on Prime Rate.

Purchase and Balance Transfer APR: For Purchase transactions, we add a margin of 13.24% to the Prime Rate of 3.25%. The monthly APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of 24.00%. The monthly periodic rate of finance charges will be no less than 1.37% and no greater than 2.00%.

Cash Advance APR: For Cash Advance transactions, we add a margin of 17.99% to the Prime Rate of 3.25%. The Cash Advance 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 0.06% and no greater than 0.07%. Interest charges for Cash Advances will begin on the date of the transaction.

Other: There is no grace period for any interest charge imposed on any Cash Advance.

Other Fees: Refer to your account agreement sent with your card for other fees that may apply.

Commonwealth Card Pricing & Terms

0% Promotional Offer for 6 Billing Cycles

	Interest Rates and Interest Charges
Annual Percentage Rate (APR) for Purchases	0% Introductory rate for 6 billing cycles from the date your account opened. 9.99% Fixed, after the promotional period of 6 billing cycles.
APR for Balance Transfers	0% for 12 billing cycles from the date of Balance Transfer. 9.99% Fixed, after the promotional period of 12 billing cycles.
APR for Cash Advances	13.99% This APR will vary with the market based on Prime Rate*.
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 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 used for Purchases. We will begin charging interest on Cash Advances on the transaction date.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$2.00 . If no finance charge incurred, then charge will be \$0.00 .
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 .
Annual Fees	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer 3% of amount transferred or \$50, whichever is greater, not to exceed \$900; minimum Balance Transfer \$100 • Cash Advance Fee Either \$5 or 3% of the amount of each Cash Advance, whichever is greater • Foreign Transaction Fee 3% of each transaction in U.S. dollars
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$36 • Returned Payment Up to \$36

[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 account agreement.

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. This APR will vary based on Prime Rate.

Cash Advance APR: For Cash Advance transactions, we add a margin of 10.74% to the Prime Rate of 3.25%. The Cash Advance 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 0.04% and no greater than 0.07%.

Other: There is no grace period for any interest charge imposed on any Cash Advance.

Other Fees: Refer to your account agreement sent with your card for other fees that may apply.

Visa Secured Pricing & Terms

	Interest Rates and Interest Charges
Annual Percentage Rate (APR) for Purchases	19.99% At account opening based on your creditworthiness. This APR will vary with the market based on Prime Rate*.
APR for Balance Transfers	0% for 12 billing cycles from the date of Balance Transfer. 19.99% After the promotional period of 12 billing cycles. This APR will vary with the market based on Prime Rate*.
APR for Cash Advances	21.75% At account opening based on your creditworthiness. This APR will vary with the market based on Prime Rate*.
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 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 used for Purchases. We will begin charging interest on Cash Advances on the transaction date.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$2.00 . If no finance charge incurred, then charge will be \$0.00 .
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 .
Annual Fees	\$35
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer 3% of amount transferred or \$50, whichever is greater, not to exceed \$900; minimum Balance Transfer \$100 • Cash Advance Fee Either \$5 or 3% of the amount of each Cash Advance, whichever is greater • Foreign Transaction 3% of each transaction in U.S. Dollars
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$36 • Returned Payment Up to \$36

[See Page 2 for Additional Terms and Conditions]

Secured 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 account agreement.

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. This APR will vary based on Prime Rate.

Purchase and Balance Transfer APR: For Purchase transactions, we add a margin of 16.74% to the Prime Rate of 3.25%. The monthly APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of 24.00%. The monthly periodic rate of finance charges will be no less than 1.67% and no greater than 2.00%.

Cash Advance APR: For Cash Advance transactions, we add a margin of 18.50% to the Prime Rate of 3.25%. The Cash Advance 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 0.06% and no greater than 0.07%.

Other: There is no grace period for any interest charge imposed on any Cash Advance.

Other Fees: Refer to your account agreement sent with your card for other fees that may apply.