INTEREST RATES AND CHARGES	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	Prime Rate +**5.99%** to Prime Rate +**12.99%** for Advantage Card Prime Rate +**8.99%** to Prime Rate + **15.99%** for Rewards Card Prime Rate +**8.99%** to Prime Rate + **15.99%** for Cash Back Card Prime Rate +**8.99%** for Credit Builder Card The APR (and the margin added to the Prime Rate to determine the APR) will be based on your creditworthiness and other factors as determined at the time of account opening. The APR will vary with the market based on the Prime Rate.*
APR for Cash Advances	Prime Rate plus **19.99%** for Advantage, Rewards, Cash Back, and Credit Builder cards. The 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 or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date. You cannot avoid paying interest on cash advances.
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 the website of the Consumer Financial Protection Bureau at http://www.consumerfinance. gov/learnmore
FEES	
Annual Fee	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	Either **$10 or 3%** of the amount of each Balance Transfer, whichever is greater. Either **$10 or 3%** of the amount of each Cash Advance, whichever is greater. **3%** of the U. S. dollar amount of each transaction made in foreign currency and any transaction made in U.S. dollars that is processed outside of the United States.
Penalty Fees • Late Payment • Returned Payment	Up to **$25** assessed 1 day after payment due date. Up to **$25**

How We Will Calculate Your Balance: We use a method called "Average daily balance (including new purchases)". See the Cardholder Agreement for details.

Billing Rights: Information on your right to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

*Variable Rate Information: The Prime Rate used to determine the APR on your Account is the U.S. Prime Rate as published in the "Money Rates" section of The Wall Street Journal as of the last day of the month ("Index"). In the event the Index is not published on the last day of the month, the Index published most recently prior to that date will be the Index used. We add a margin to the Index to get the APR that will apply to that category of transaction. An increase in the Index will result in an increase to the APR's, Interest Charges, and may result in an increase of the required Minimum Payment Due. Any change to the APR as a result of a change in the Index will apply to all outstanding balances for the category of transaction to which the variable rate applies. There is no limit to which the annual percentage rate may increase. If The Wall Street Journal does not publish the U.S. Prime Rate, or if it changes the definition of U.S. Prime Rate, the Bank may, in its sole discretion, substitute another index.

Email Use: We will use your email address to send you servicing messages about your accounts with us and other product information. You will be able to opt out of receiving those messages, for example by clicking on a link that will be included in the e-mail. We won't send nonpublic personal information about your accounts to this email address.

Cardholder Agreement: For additional information about the costs and terms of the Account, see your Cardholder Agreement, which will be provided with the Card. The Cardholder Agreement and the Account will be governed by Missouri and applicable federal law, as authorized by Missouri Revised Statutes Section 408.145. The Cardholder Agreement permits us to change the terms of this Account, including the rates, fees and other credit terms, upon notice to cardholder and subject to the provisions of applicable law.