

Team One Platinum Cash Back Visa® Card



| INTEREST RATES & INTEREST CHARGES | |
|---------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Annual Percentage Rates (APR)* for Purchases and Cash Advances | 10.9% to 15.9% When you open your credit card, based on your creditworthiness. |
| APR* for Balance Transfers | 10.9% to 15.9% APR for the unpaid balance and any new balance transfers |
| Penalty APR* and When it Applies | 21.9% This APR may be applied to your account if you make a payment that is late 60 days or more. How long will the penalty APR apply? If we increase your APRs due to a late payment, we may keep them at the higher level on existing and new balances until you make six consecutive on-time payments. |
| How to Avoid Paying Interest on Purchases | 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 Finance 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 CFPB at http://www.consumerfinance.gov/learnmore/ |

| FEES | |
|-------------------------|---------------------------------------------------|
| Annual Fee | None |
| Transaction Fees | |
| Foreign Transaction | Up to 1% of each transaction in U.S. Dollars |
| Balance Transfer Fee | \$10 or 2% of each transfer, whichever is greater |
| Cash Advance Fee | \$10 or 2% of each transfer, whichever is greater |
| Penalty Fees | |
| Late Payment | Up to \$30.00 |
| Over-the-Credit Limit | None |
| Returned Payment | Up to \$30.00 |

How We Calculate Your Balance: We use a method called "Average Daily Balance including New Purchases"

*APR = Annual percentage rate. Rates quoted are based on credit history. To determine your rate, please contact Team One. Other rates and terms may be available. Rates and terms are subject to change. See Team One for complete details. All rights reserved.