

Team One New Beginnings Visa® Card



INTEREST RATES & INTEREST CHARGES

Annual Percentage Rates (APR)* for Purchases and Cash Advances	16.9% to 19.9% When you open your credit card, based on your creditworthiness.
APR* for Balance Transfers	16.9% to 19.9% 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	\$25.00
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.