



Credit Card Interest Rates, Charges and Fees

FirstRewards® World Mastercard® Rate and Fee Information

Accurate as of: May 1, 2024

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for
Purchases and Balance Transfers

2.99% introductory APR for 12 months after account opening.

After that, your APR will be **18.50% to 27.50%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Cash Advances

30.50%

This APR will vary with the market based on the Prime Rate.

Penalty APR and When it Applies

34.49%

This APR will vary with the market based on the Prime Rate.

This APR may be applied to your account if you make a late payment.

How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.

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 any interest on purchases if you pay your entire balance by the due date each month.

Interest Rates and Interest Charges

Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50
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

Fees

Annual Fee	None
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Transaction Fees

Balance Transfer	Either \$5 or 3% of the amount of each transfer, whichever is greater.
Cash Advance and Convenience Checks	Either \$10 or 5% of the amount of each cash advance and convenience check, whichever is greater.

Foreign Transactions

International transaction fee	3% of the transaction amount in U.S. dollars.
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Penalty Fees

Late Fee	Up to \$30.00
Returned Payment Fee	Up to \$40.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment. The Penalty APR will vary with the market based on the Prime Rate.

Expedited Card Production and Delivery: Upon request, we will rush your card and charge you a one-time fee of \$28.50.

Research Charges: We will charge \$20 per hour, \$10.00 minimum per project and \$1.00 per credit card statement.

All account terms are governed by the Credit Card Agreement.

Mastercard® Platinum Card Rate and Fee Information

Accurate as of: May 1, 2024

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for
Purchases and Balance Transfers

0.00% introductory APR for 6 months after account opening.

After that, your APR will be **18.00%** to **27.00%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Cash Advances

30.50%

This APR will vary with the market based on the Prime Rate.

Penalty APR and When it Applies

34.49%

This APR will vary with the market based on the Prime Rate.

This APR may be applied to your account if you make a late payment.

How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.

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 any interest on purchases if you pay your entire balance by the due date each month.

Minimum Interest Charge

If you are charged interest, the charge will be no less than \$1.50

For Credit Card tips from the Consumer
Financial Protection Bureau

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Fees

Annual Fee

None

Transaction Fees

Balance Transfer

Either **\$5** or **3%** of the amount of each transfer, whichever is greater.

Cash Advance and Convenience Checks

Either **\$10** or **5%** of the amount of each cash advance and convenience check, whichever is greater.

Foreign Transactions

International transaction fee

3% of the transaction amount in U.S. dollars.

Penalty Fees

Late Payment	Up to \$30.00
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Returned Payment	Up to \$40.00
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How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment. The Penalty APR will vary with the market based on the Prime Rate.

Expedited Card Production and Delivery: Upon request, we will rush your card and charge you a one-time fee of \$28.50.

Research Charges: We will charge \$20 per hour, \$10.00 minimum per project and \$1.00 per credit card statement.

All account terms are governed by the Credit Card Agreement.

Mastercard® Secured Card Rate and Fee Information

Accurate as of: May 1, 2024

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for
Purchases and Balance Transfers

28.49%

This APR will vary with the market based on the Prime Rate.

APR for Cash Advances

30.50%

This APR will vary with the market based on the Prime Rate.

Penalty APR and When it Applies

34.49%

This APR will vary with the market based on the Prime Rate.

This APR may be applied to your account if you make a late payment.

How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.

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 any interest on purchases if you pay your entire balance by the due date each month.

Minimum Interest Charge

If you are charged interest, the charge will be no less than \$1.50

Interest Rates and Interest Charges

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](#)

Fees

Annual Fee

\$24.00 annually (\$2 per month)

Transaction Fees

Balance Transfer

Either **\$5** or **3%** of the amount of each transfer, whichever is greater.

Cash Advance and Convenience Checks

Either **\$10** or **5%** of the amount of each cash advance and convenience check,
whichever is greater.

Foreign Transactions

International transaction fee

3% of the transaction amount in U.S. dollars.

Penalty Fees

Late Payment

Up to **\$30.00**

Returned Payment

Up to **\$40.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment. The Penalty APR will vary with the market based on the Prime Rate.

Expedited Card Production and Delivery: Upon request, we will rush your card and charge you a one-time fee of \$28.50.

Research Charges: We will charge \$20 per hour, \$10.00 minimum per project and \$1.00 per credit card statement.

All account terms are governed by the Credit Card Agreement.

FirstRewards World Mastercard® for Business Rate and Fee Information

Accurate as of: May 1, 2024

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for
Purchases and Balance Transfers

19.50%

This APR will vary with the market based on the Prime Rate.

Interest Rates and Interest Charges

APR for Cash Advances

30.50%

This APR will vary with the market based on the Prime Rate.

Penalty APR and When it Applies

34.49%

This APR will vary with the market based on the Prime Rate.

This APR may be applied to your account if you make a late payment.

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 any interest on purchases if you pay your entire balance by the due date each month.

Minimum Interest Charge

If you are charged interest, the charge will be no less than \$1.50

Fees

Annual Fee

\$0.00 the first year.

Thereafter, **\$50.00** per card per year. (Maximum fee \$200.00)

Transaction Fees

Balance Transfer

Either **\$10** or **3%** of the amount of each transfer, whichever is greater.

Cash Advance and Convenience Checks

Either **\$10** or **4%** of the amount of each cash advance and convenience check, whichever is greater.

Foreign Transactions

International transaction fee

0.00%

Penalty Fees

Late Payment

\$30.00

Returned Payment

\$40.00

Over-the-Credit-Limit

\$35.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment. The Penalty APR will vary with the market based on the Prime Rate.

Expedited Card Production and Delivery: Upon request, we will rush your card and charge you a one-time fee of \$28.50.

Research Charges: We will charge \$20 per hour, \$10.00 minimum per project and \$1.00 per credit card statement.

All account terms are governed by the Credit Card Agreement.

Mastercard® Business Card Rate and Fee Information

Accurate as of: May 1, 2024

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	<div>19.50%</div> <div>This APR will vary with the market based on the Prime Rate.</div>
APR for Cash Advances	<div>29.50%</div> <div>This APR will vary with the market based on the Prime Rate.</div>
Penalty APR and When it Applies	<div>34.49%</div> <div>This APR will vary with the market based on the Prime Rate.</div> <div>This APR may be applied to your account if you make a late payment.</div>
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 any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50
Fees	
Annual Fee	\$0.00
Transaction Fees	
Balance Transfer	Either \$10 or 3% of the amount of each transfer, whichever is greater.
Cash Advance and Convenience Checks	Either \$10 or 4% of the amount of each cash advance and convenience check, whichever is greater.
Foreign Transactions	
International transaction fee	0.00%

Interest Rates and Interest Charges

Penalty Fees

Late Payment	\$30.00
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Returned Payment	\$40.00
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Over-the-Credit-Limit	\$35.00
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How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment. The Penalty APR will vary with the market based on the Prime Rate.

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