

C&N VISA® LIFETIME & LIFETIME REWARDS CARD TERMS AND CONDITIONS

IMPORTANT DISCLOSURES

This information is accurate as of 12/16/2024 and is subject to change.

Interest Rates and Interest Charges	C&N Visa® Lifetime Card	C&N Visa® Lifetime Rewards Card
Annual Percentage Rate (APR) for Purchases	Your APR for purchase transactions will be 14.99% to 21.99% based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.	Your APR for purchase transactions will be 16.99% to 23.99% based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.
APR for Balance Transfers	Your APR will be 14.99% to 21.99% based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.	Your APR will be 16.99% to 23.99% based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.
APR for Cash Advances	21.99% This APR will vary with the market based on the U.S. Prime Rate. <i>For further explanation see Footnote 1.</i>	21.99% This APR will vary with the market based on the U.S. Prime Rate. <i>For further explanation see Footnote 1.</i>
Penalty APR and When it Applies	31.99% This APR may be applied to your account if you make a late payment. This APR will vary with the market based on the U.S. Prime Rate. How Long Will the Penalty APR Apply?: If your APR is increased, the Penalty APR will apply until you make six consecutive minimum payments when due.	
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 \$1.00.	
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 .	
Fees	C&N Visa® Lifetime Card	C&N Visa® Lifetime Rewards Card
Annual Fee	None	
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfers: Either \$10 or 3% of the amount of each transfer, whichever is greater. • Cash Advances: Either \$10 or 3% of the amount of cash advance, whichever is greater. • Foreign Transactions: 0.80% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars. 1.00% of each foreign purchase transaction or foreign ATM advance transaction in Foreign Currency. 	
Penalty Fees	<ul style="list-style-type: none"> • Late Payment: Up to \$38 • Returned Payment: Up to \$38 	

¹Cash Advances include ATM, credit card checks, Over-the-Counter, Same-Day Online, Overdraft Protection and Cash Equivalent (money orders, foreign currency, travelers checks, or to obtain cash, from a non-financial institution, bets, lottery tickets purchased outside the U.S., casino gaming chips and bail bonds) Cash Advances. Cash advances are not eligible for any rewards points, cash rewards or rebated offers through *uChoose Rewards*®

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

How We Will Calculate Your APRs: Your interest rate is a variable rate and is determined by a combination of the Prime Rate (which may vary) added to a margin (which does not change). Because the Prime Rate may vary, your variable interest rate will go up or down if the Prime Rate changes. The following rates on the Account are variable: Non-Introductory Purchase Rate, Non-Introductory Balance Transfer Rate, and the Non-Introduction Cash Advance Rate. Further information is available in the Cardholder Agreement.

Last Revision Date 12/16/2024

#509133 VISA Lifetime Application Pg 1

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

How We Will Calculate Your APRs: Introductory APR valid for new credit cards opened between 10/1/24-12/15/24. The introductory APR applies to purchase transactions that post to your account within 270 days of account opening. Your interest rate is a variable rate and is determined by a combination of the Prime Rate (which may vary) added to a margin (which does not change). Because the Prime Rate may vary, your variable interest rate will go up or down if the Prime Rate changes. The following rates on the Account are variable: Non –Introductory Purchase Rate, Non-Introductory Balance Transfer Rate, and the Non- Introduction Cash Advance Rate. Further information is available in the Cardholder Agreement.

Last Revision Date 10/01/2024

#509133 VISA Lifetime Application Pg 3