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.

| Annual Percentage Rate (APR) for Purchases 14.99% to 21.99% 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. APR for Cash Advances Penalty APR and When it Applies Penalty APR and When it Applies Paying Interest on Purchases Your APR will be 18.98 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. If you are charged interest, the charge will be no less than \$1.00. C&N Visa® Lifetime Card C&N Visa® Lifetime Rewards Card Annual Fee 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. 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. 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. 21.99% This APR will vary with the market based on the U.S. Prime Rate. 21.99% This APR will vary with the market based on the U.S. Prime Rate. Paying Interest on Purchases 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. 21.99% This APR will vary with the market based on the U.S. Prime Rate. Paying Interest on purchase if you pay your account if you make a late based on the U.S. Prime Rate. Paying Interest on purchases if you pay your entire balance by the due date each month. If you are charged interest, the charge will be no less than \$1.00. 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. Bureau C&N Visa® Lifetime | inis iniormation is accur | ate as of 12/16/2024 and is subject to change. | |
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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.

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