



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>0% introductory APR from the date the card is issued during the introductory period (03/15/2022 to 08/30/2022) and continuing for the first eight billing cycles.</p> <p>Thereafter, Prime (WSJ) plus 5.99% - 11.99% based on your creditworthiness. Your APR will vary with the market based on the WSJ Prime Rate.</p>
APR for Cash Advances	Prime (WSJ) plus 20.99% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the WSJ Prime Rate.
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 periodic 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 at http://www.consumerfinance.gov/learnmore .

Fees	
<p>Set-up and Maintenance Fees</p> <ul style="list-style-type: none"> • Annual Fee • Additional Card Fee 	\$0
<p>Transaction Fees</p> <ul style="list-style-type: none"> • Cash Advance 	Either \$10 or 5% of the amount of each transfer, whichever is greater
<p>Penalty Fees</p> <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	<p>Up to \$38</p> <p>\$0</p> <p>\$35</p>

HOW WE WILL CALCULATE YOUR BALANCE

We use a method called “average daily balance (including new purchases).

HOW WE WILL CALCULATE YOUR VARIABLE APR

We calculate variable APRs by adding a margin to the highest U.S. Prime rate published in the Money Rates section of The Wall Street Journal (WSJ) two business days (excluding weekends or federal holidays) before the closing date shown on our billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle after the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

Current variable APRs are based on the WSJ Prime rate and the applicable index as shown above.

HOW WE WILL CALCULATE YOUR MINIMUM MONTHLY PAYMENT

Your minimum monthly payment will be the greater of 2% of the outstanding principal balance on each monthly billing statement, or \$15. If your outstanding balance is less than \$15, your minimum payment will be your outstanding balance.

The APR information shown above is accurate as of July 15, 2022, and is subject to change. To obtain current APR information call us at (800) 683-0973 or contact your local branch.

1st Security Bank will determine your credit limit, APR, and Annual Fee based on your credit history and income after reviewing your application and credit report.

1st Security Bank reserves the right to change terms, rates, and fees at its discretion in accordance with the 1st Security Bank-Card Regulations for your account and applicable law.