

Summary of Terms

Annual Fee: None

Monthly Periodic Rate (MPR) for Purchases and Balance Transfers

0.00% Introductory MPR for the first 6 Billing Cycles*; after that a regular MPR equal to 1/12 of the Annual Percentage Rate listed below, currently 1.1167%.

Annual Percentage Rate (APR) for Purchases and Balance Transfers

0.00% introductory fixed APR for the first 6 Billing Cycles*, after that a regular APR equal to Prime***+4.9%, currently 11.65%.

Other Rates and Fees

Balance Transfer Fee: None

Cash Advance: APR: 18%, MPR: 1.5%

Default MPR: APR**: 18%, MPR: 1.5%

Transaction Fee for Purchases: None

Late Payment Fee: \$35

Over limit Fee: \$35

Returned Payment Fee: \$35

Foreign Transaction Fee: 3% of each Purchase or Cash Advance transaction in U.S. dollars

Document Fee: \$ 5 per statement

Minimum Finance Charge: \$0.50

Monthly Cash Rebate

You will receive a 0.50% Cash Rebate on your net purchases from the previous billing cycle. We may, from time to time and in our sole discretion, change or limit any aspect of the Cash rebate and its rules, restrictions, benefits, or features, in whole or in part, including, but not limited to, suspending, or terminating all or part of the Cash Rebate, with or without prior notice to you (except where required by law). We also reserve the right to add any Program membership or other fees, or fee increases, if any. Our decisions regarding the program are final.

* If we fail to receive your Minimum Payment by the Payment Due Date during the Introductory Period, your Introductory Rate will terminate and the applicable Regular Rate will apply, beginning on the first day of the first Billing Cycle which begins following such failure.

** Beginning on the first day of your first Billing Cycle which begins following your account becoming 30 days past due for two consecutive Billing Cycles.

*** The Prime Rate used is the highest "Prime Rate" as published in **The Wall Street Journal** on the last day of the month in which the Billing Cycle began or, if not published that day, on the next day published. The information about the costs of the cards described in this application is accurate as of October 30, 2025. This information may have changed after that date. To find out what might have changed, please call us at 1-800-844-2300 or write to us at: Credit Card Center, P. O. Box 114, Jackson, MS 39205-0114.