



## Mastercard Credit Card Cardholder Disclosure

THIS INFORMATION IS ACCURATE AS OF 5/1/23 AND MAY CHANGE.  
To find out what may have changed call us at 877-950-2228, or write to us at  
28800 Orchard Lake Road, Farmington Hills MI 48334.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>13.25% - 23.75%</b> based upon your credit worthiness. This APR will vary with the market based on the Prime rate.
<b>APR for Balance Transfers</b>	<b>13.25% - 23.75%</b> based upon credit worthiness. This APR will vary with the market based on the Prime rate.
<b>APR for Cash Advances</b>	<b>13.25% - 23.75%</b> based upon credit worthiness. This APR will vary with the market based on the Prime rate.
<b>Penalty APR and When It Applies</b>	<b>None</b>
<b>How to Avoid Paying Interest</b>	Your due date is at least 28 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. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	<b>None</b>
<ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transactions</li> </ul>	<b>None</b> <b>2.0%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	Up to <b>\$33.00</b> Up to <b>\$33.00</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new transactions)”. See your account agreement for more details.

**You may not qualify for the lowest APR disclosed above. The APR applicable to your account will be determined by our review of your credit report, information you provide on your application, and other relevant information available to us.**

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights will be provided in your account agreement if your application is approved.

### Rate Information, including periodic rates, corresponding APRs and margins

#### Purchases

The following periodic rate and corresponding APR applies to all purchases made under this account.

Periodic Rate: 1.10%-1.98%

Corresponding APR: 13.25%-23.75%

Your purchase APR is equal to the Prime rate plus a margin of 5.25%-15.75%.

#### Cash advances

The following periodic rate and corresponding APR applies to all cash advances made under this account.

Periodic Rate: 1.10%-1.98%

Corresponding APR: 13.25%-23.75%

Your cash advance APR is equal to the Prime rate plus a margin of 5.25% - 15.75%.

#### Balance transfers

The following periodic rate and corresponding APR applies to all balance transfers made under this account.

Periodic Rate: 1.10%-1.98%

Corresponding APR: 13.25%-23.75%

Your balance transfer APR is equal to the Prime rate plus a margin of 5.25%-15.75%.