

	FirstCard Visa® Platinum	Visa® Platinum	NOW REWARDS Mastercard®
<b>Interest Rates and Interest Charges</b>			
Annual Percentage Rate (APR) for Purchases	<b>3.99%</b> introductory APR until December 31, 2018.  After that, your APR will be <b>12.90%</b>	<b>3.99%</b> introductory APR until December 31, 2018.  After that, your APR will be <b>9.24% to 18.00%</b> when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	<b>3.99%</b> introductory APR until December 31, 2018.  After that, your APR will be <b>10.24% to 18.00%</b> when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>12.90%</b>	<b>9.24% to 18.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	<b>10.24% to 18.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>12.90%</b>	<b>9.24% to 18.00%</b> when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	<b>10.24% to 18.00%</b> when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.
Penalty APR	None	None	None
Minimum Interest Charge	None	None	None
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		
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>		
<b>Fees</b>			
Annual Fee	None	None	None
Transactions Fees <ul style="list-style-type: none"> <li>Balance Transfer</li> <li>Cash Advance</li> <li>Foreign Transaction</li> </ul>	None None Up to 1% of transaction amount	None None Up to 1% of transaction amount	None None Up to 1% of transaction amount
Penalty Fees <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> <li>Over-the-Credit Limit</li> </ul>	Up to \$35 Up to \$35 None	Up to \$35 Up to \$35 None	Up to \$35 Up to \$35 None

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

The information on this disclosure is current as of November 1, 2018 and is subject to change. To determine if any changes have occurred since this date call 844-709-8900.