

*PRICING INFORMATION FOR ARBOR DAY FOUNDATION REWARDS VISA® CREDIT CARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Prime Rate plus 8.99% to 14.99% based on your creditworthiness when you open your Account. After that, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Prime Rate plus 8.99% to 14.99% based on your creditworthiness when you open your Account. After that, your APR will vary with the market based on the Prime Rate.
APR for Cash Advances (Non-Overdraft & Overdraft)	Prime Rate plus 21.99% for Non-Overdraft Cash Advances. Prime Rate plus 21.99% for Overdraft Cash Advances. These APRs will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	Prime Rate plus 23.99% This APR will vary with the market based on the Prime Rate. This APR may be applied to your Account if you fail to make the required minimum monthly payment within 60 days of the respective payment due date. How Long Will the Penalty APR Apply?: If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	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 the entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers, on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.50.
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	
Transaction Fees - Balance Transfer - Non-Overdraft Cash Advance - Overdraft Cash Advance - Foreign Transaction	 Either \$10 or 5% of the amount of each Balance Transfer, whichever is greater. Either \$10 or 5% of the amount of each Cash Advance, whichever is greater. Either \$10 or 5% of the amount of each Cash Advance, whichever is greater. 1% of each transaction in U.S. Dollars. 2% of each transaction made in currencies other than U.S. Dollars.
Penalty Fees - Late Payment	Up to \$37

How We Will Calculate Your Balance: We use a method called “Daily Balance” (including new Purchases and Fees). See the account agreement for more details.

Standard APR: Your standard APRs will be disclosed in your Account Opening Disclosure with your new credit card approximately 7-10 business days after Account approval.

Prime Rate: The Prime Rate used to determine the APR on your Account is the U.S. Prime Rate published in *The Wall Street Journal* in its column called “Money Rates” on the last business day of each month. Although each Daily Periodic Rate is determined by an index published prior to the first day of each calendar month, the respective Daily Periodic Rate will only become effective and charged as of the first day of the monthly billing period following the respective calendar month in which the index is so published. No representation is made that the U.S. Prime Rate is the lowest, the best or the favored rate of interest. If for any reason *The Wall Street Journal* no longer publishes the “Money Rates” column, then we will choose a new index based on comparable information. An increase in the Prime Rate will cause your interest rate to increase and may cause your minimum monthly payment to increase.

Daily Periodic Rate: The Daily Periodic Rate for all APRs equals the APR divided by 365.