

# MASTERCARD CREDIT CARD TERMS & CONDITIONS

Interest Rates and Charges	Equity Launch Business Card	Equity Grow Commercial Card	Equity Achieve Corporate Card	Equity Expand Purchase Card
<b>Annual Percentage Rate (APR) for Purchases and Balance Transfers</b>	Your APR will be 17.99% to 22.99% based on your creditworthiness	Your APR will be 17.99% to 22.99% based on your creditworthiness	Your APR will be 17.99% to 22.99% based on your creditworthiness	Your APR will be 17.99% to 22.99% based on your creditworthiness
<b>Annual Percentage Rate (APR) for Cash Advances</b>	22.99% - 27.99% based on your creditworthiness	22.99% - 27.99% based on your creditworthiness	22.99% - 27.99% based on your creditworthiness	22.99% - 27.99% based on your creditworthiness
<b>Penalty APR and When it Applies</b>	None	None	None	None
<b>Minimum Payment Amount</b>	3% of New Balance or \$25, whichever is greater.	3% of New Balance or \$25, whichever is greater.	3% of New Balance or \$25, whichever is greater.	Paid in Full, Net 30 days
<b>Paying Interest</b>	Your due date is 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. We will begin charging interest on cash advances and balance transfers on the transaction date.			
<b>Minimum Interest Charge</b>	None			
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about the factors to consider when applying for our 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>			
Fees	Equity Launch Business Card	Equity Grow Commercial Card	Equity Achieve Corporate Card	Equity Expand Purchase Card
<b>Annual Fee</b>	\$0 1st year; \$95 each year after	\$0 1st year; \$95 each year after	\$0 Annual Membership Fee \$30 Per Authorized Cardholder	\$0 Annual Membership Fee \$30 Per Authorized Cardholder
<b>Transaction Fees</b>				
<b>*Balance Transfer</b>	None	None	None	None
<b>*Cash Advance</b>	3% or \$10; no max	3% or \$10; no max	4% or \$15; no max	4% or \$15; no max
<b>*Foreign Transaction</b>	2% of the amount of your transaction in U.S. Dollar	2% of the amount of your transaction in U.S. Dollar	2% of the amount of your transaction in U.S. Dollar	2% of the amount of your transaction in U.S. Dollar
<b>Penalty Fees</b>				
<b>*Late Payment</b>	\$19	\$29	\$39 or 1.99% of past due amount, whichever is greater	\$39 or 1.99% of past due amount, whichever is greater
<b>*Over-the-Credit Limit</b>	\$29	\$29	\$39	\$39
<b>*Returned Payment</b>	\$35	\$35	\$35	\$35
<b>Other Fees</b>				
<b>*Replacement Credit Card</b>	\$7.50	\$7.50	\$15	\$15
<b>*Expedited Delivery</b>	\$50	\$50	\$50	\$50
<b>*Pay by Phone</b>	\$27.50	\$27.50	\$27.50	\$27.50

**How we will calculate your Balance:** We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

**Billing Rights:** Information to dispute transactions and how to exercise those rights are provided in your account Agreement and Disclosure Statement.

For more details on how the **ANNUAL PERCENTAGE RATE** is determined see the section of this Agreement titled, "Regular Interest Rates and Charges."