

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>0% Introductory APR for the first twelve billing cycles. After that, your APR will be:</p> <p>For Cash Back 14.49%, 18.49%, or 22.49%</p> <p>For Reward Points 14.49%, 18.49%, or 22.49%</p> <p>For Traditional 12.49%, 16.49%, or 20.49%</p> <p>The rate received will be based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>0% Introductory APR for the first twelve billing cycles. After that, your APR will be:</p> <p>For Cash Back 14.49%, 18.49%, or 22.49%</p> <p>For Reward Points 14.49%, 18.49%, or 22.49%</p> <p>For Traditional 12.49%, 16.49%, or 20.49%</p> <p>The rate received will be based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>For Cash Back 14.49%, 18.49%, or 22.49%</p> <p>For Reward Points 14.49%, 18.49%, or 22.49%</p> <p>For Traditional 12.49%, 16.49%, or 20.49%</p> <p>The rate received will be based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	Your due date is 25 days after the close of the billing period. 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 from the date of the transaction.
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	
Annual Fee	None
Transaction Fees	
• Foreign Fees	1% of Each Transaction in U.S. Dollars.
Penalty Fees	
• Returned Payment	\$20
• Over-the-Credit-Line	None
• Late Payment	8% of Amount Past Due. Minimum \$15. Maximum \$25.

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided with your account agreement.

Other Important Information: Your variable rates may change when the Prime Rate changes. Variable rates for your account will be updated twice a year. We calculate your variable rates by adding a percentage to the Prime Rate published in The Wall Street Journal on the 15th day of February (applicable to billing cycles beginning in March) and on the 15th day in August (applicable for billing cycles beginning in September). If The Wall Street Journal is not published on the 15th of the month, we use the Prime Rate published on the next publication date. If The Wall Street Journal does not publish the Prime Rate, we will use a similar published rate.

The only Finance Charges assessed on your account other than those assessed by a periodic rate, will be the Foreign Transaction Fees, noted above. At the date this application was printed, September 9, 2023, the credit disclosure information was accurate.

TERMS AND CONDITIONS OF OFFER

Introductory Rate offer is only valid for new accounts and does not apply to existing cardholders. Balance transfers from other Cashmere Valley Bank loans and cards are excluded from this offer. Offer is not applicable to business brand cards or bank employees and other affiliates.

You must be at least 18 years of age. If you are married, you may apply for a separate account.

Rewards Programs: If your account is issued under a Rewards or Cash Back program, your participation is subject to all applicable program rules, as they may be amended from time to time. Rewards earned will be forfeited as of the date your account is terminated or closed.

Military Lending APR: Effective October 3, 2017, Federal Law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). My payment obligation for my loan is as follows: My payment schedule will be monthly with a minimum payment of 2.5% of the outstanding balance or \$25.00, whichever is greater. Payments will be due monthly. Your minimum payment is your regular payment, plus any amounts past due, and all fees and charges. Please call (844) 370-6846 to have this Disclosure provided to you orally.