

## CREDIT CARD ACCOUNT OPENING DISCLOSURES

The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of January 1, 2023. You can call Us at 301.627.2666 or 800.952.7428 or write to Us at 15201 Hall Rd. Bowie, MD 20721 to inquire if any changes have occurred since the effective date.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b> Visa Elite Rewards Visa Platinum Visa Secured	<b>10.99% – 17.99%</b> <b>8.99% – 17.99%</b> <b>17.99%</b> The rates above are based on your creditworthiness when you open your account and may vary. The type of card and credit limit you qualify for will also be determined by your creditworthiness.
<b>APR for Balance Transfer</b> Visa Elite Rewards Visa Platinum	<b>10.99% – 17.99%</b> <b>8.99% – 17.99%</b> The Finance Charge on balance transfers will begin to accrue on the date you obtain the advance or make a transfer. Promotional 1.99% APR is available until December 31, 2023 on balance transfers.
<b>APR for Cash Advances</b> Visa Elite Rewards Visa Platinum Visa Secured	<b>10.99% – 17.99%</b> <b>8.99% – 17.99%</b> <b>17.99%</b> The Finance Charge on cash advances will begin to accrue on the date you obtain the advance or make a transfer.
<b>Minimum Interest Charge</b>	2% of the balance or \$30, whichever is greater.
<b>How to Avoid paying Interest on Purchases</b>	Your due date is the 15 <sup>th</sup> of each month. We will not charge you any interest if you pay your entire balance by the due date each month. We will begin charging interest on balance transfer and cash advances on the transaction date.
<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>	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	None \$5 or 2% of amount advanced, whichever is greater. 1% of the transaction
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>	\$ 30.00 None \$ 30.00

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

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

**Effective Date:** The information about the costs of the card described in the application is accurate as of January 1, 2023. This information may have changed after that date. To find out what may have changed, visit one of our branches, or contact us at 301.627.2666 or 800.952.7428.

### Other Disclosures

- **Statement Copy Fee** \$10.00
- **Card Replacement Fee** \$10.00