

BANK 1

You'll find the terms of your credit card here. It's a contract that starts as soon as you use your card.

Annual Percentage Rate (APR)	The current introductory APR for purchases made with the Super Preferred card is 1%. This APR will expire six months after you open the account or if your monthly minimum payment is late. After that, your APR will be 24%.								
Annual fee	None								
Grace period for repayment of balance for purchases	You will have a minimum of 25 days to repay without a finance surcharge if you have paid your previous balance in full by the due date.								
Method of computing the balance for purchases	Average daily balance								
Miscellaneous fees	<table> <tr> <td>Cash advance fee:</td> <td>Greater of \$5 or 3% of the amount of cash advance</td> </tr> <tr> <td>Late payment fee:</td> <td>\$30</td> </tr> <tr> <td>Over-the-limit fee</td> <td>\$30</td> </tr> <tr> <td>Closing fee:</td> <td>\$25</td> </tr> </table>	Cash advance fee:	Greater of \$5 or 3% of the amount of cash advance	Late payment fee:	\$30	Over-the-limit fee	\$30	Closing fee:	\$25
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Late payment fee:	\$30								
Over-the-limit fee	\$30								
Closing fee:	\$25								

Your APRs are variable, except excluded rates. They increase or decrease with the prime rate. From the day of each billing period, we apply APRs based on the prime rate published x business days before the end of that period. To determine your APRs we added to the prime rate: x percentage points for purchases after period, x percentage points for balance transfers, x percentage points for cash advances, and x percentage points for the penalty interest rate.

What do I have to pay and when?

We will send you a bill to the address on file. You agree to pay all authorized charges on the bill, including interest and fees. You agree to pay us for charges that we allow over your credit limits. You must pay at least the minimum payment by the due date stated on each bill. Your minimum payment will be based on an established formula.

What if I pay late?

If you don't pay at least the minimum payment by the due date, you will be charged a late payment fee of \$30. In addition, if you make a late payment you will be in default and you may be subject to interest rate increases.

If you are late more than once in a six month period, the late fee will go up to \$50. If you make on time payments for six months, it will return to \$30.

We can change some of your rates and other terms in accordance with the law. This table shows some of the possible changes. Written notice will explain how changes apply. You cannot change the terms of the agreement.

Type of Change	What may trigger change	Advanced notice
Penalty interest rate applies to new charges	This APR may be applied to new transactions on your account if you make a late payment	45 days
Other interest rate increase on new charges	In the first year, a promotional rate ends or the prime rate changes. After that, any reason	Promotional rate ends or prime rate changes, no notice. Otherwise, 45 days
Penalty interest rate applies to existing balance	If you are 60 days past due	45 days
Other interest rate increase on existing balances	Promotional period ends, prime rate changes, or a workout arrangement	No notice required or per terms of workout arrangement
Increase or decrease to credit limits	Any reason	None
Some fees and other terms	Can change for any reason	Up to 45 days for certain fee and minimum payment charges

Some of our rights

We reserve the right to not allow charges, including a recurring charge that we previously allowed.

If we sue you to collect debt owing on the account, you agree to pay us reasonable attorney's fees and costs.

We may assign the contract to another company without notice.

We can close the account at any time without notice. If we close the account, you must still pay all outstanding amounts on the account. Interest will continue to accrue on your unpaid balance.

If we close the account or if you default, we can demand immediate payment in full, except for protected balances.

Some of your rights

You have the right to close the account by notifying us by writing or via phone. You must pay all outstanding amounts on the account. Interest will continue to accrue on your unpaid balance.

You have the right to dispute the charges on your bill, including billing errors, unauthorized charges, or charges for unsatisfactory goods or services.

How are billing disputes handled?

If your bill has an error or charge you did not authorize, you must tell us in writing within 60 days after you get that bill. You must follow all instructions on that bill. If we find no error after investigation, you owe us the original amount plus applicable interest and fees.

If you are not satisfied with a purchase, you may not have to pay if you contact us in writing before paying us for that purchase. You must follow all dispute instructions on your bill and assign to us your claim against the merchant. The Billing Rights Notice further explains your rights.

Privacy

We may report information about you to credit reporting agencies. We may share information about the account with authorized users. We may contact you by different means, as allowed by law. The Privacy Notice further explains how we may share your data