IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of October 1, 2026. You can call Us at (302) 739-4496 or write Us at 270 Beiser Blvd., Dover, DE 19904 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	VISA Rewards: **13.00%** - **18.00%** based on Your creditworthiness. This APR will vary with the market based on the Prime Rate. VISA Student Rewards: **13.00%** - **18.00%** based on Your creditworthiness. This APR will vary with the market based on the Prime Rate. VISA Share Secured: **15.90%** - **15.90%** based on Your creditworthiness.
APR For Balance Transfers	VISA Rewards: **13.00%** - **18.00%** based on Your creditworthiness. This APR will vary with the market based on the Prime Rate. VISA Student Rewards: **13.00%** - **18.00%** based on Your creditworthiness. This APR will vary with the market based on the Prime Rate. VISA Share Secured: **15.90%** - **15.90%** based on Your creditworthiness.
APR For Cash Advances	VISA Rewards: **13.00%** - **18.00%** based on Your creditworthiness. This APR will vary with the market based on the Prime Rate. VISA Student Rewards: **13.00%** - **18.00%** based on Your creditworthiness. This APR will vary with the market based on the Prime Rate. VISA Share Secured: **15.90%** - **15.90%** based on Your creditworthiness.
Penalty APR and When it Applies	**18.00%** This APR may be applied to Your Account if: 1) You make a late payment **How Long Will The Penalty APR Apply?** If Your APRs are increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will apply indefinitely unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.
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	
Penalty Fees • Cash Advance • Foreign Transaction	 **3.00%** of each advance [**$10.00** Minimum - **$35.00** Maximum] **1.00%** of each foreign currency transaction in U.S. Dollars **0.80%** of each U.S. Dollar transaction that occurs in a foreign country
Penalty Fees • Returned Payment • Late Payment	 Up to **$35.00** Up to **$35.00**

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

Copyright Oak Tree Business Systems, Inc., 2021-2026. All Rights Reserved.