

# 1st Advantage Credit Card Disclosure

Last Revised 1-2-19

## Interest Rates and Interest Charges for Platinum Credit Card

<b>Annual Percentage Rate (APR)<sup>1</sup> for Purchases</b>	<p><b>3.99%</b><sup>2</sup> introductory fixed rate is good for the first six (6) billing cycles from the date that your new credit card account is opened.</p> <p>After the promotion period:  <b>10.00%- 18.00% Variable APR</b></p> <p>This APR will vary with the market according to the Prime Rate.</p> <p>Average Daily Balance Method - Interest is calculated, billed and reported at cycle time.</p>
<b>APR for Balance Transfers</b>	<p><b>3.99%</b><sup>2</sup> introductory fixed rate is good for the first six (6) billing cycles from the date that your new credit card account is opened.</p> <p>After the promotion period: <b>10.00% - 18.00% Variable APR</b></p> <p>This APR will vary with the market according to the Prime Rate.</p> <p>Average Daily Balance Method - Interest is calculated, billed and reported from the date of the transaction.</p>
<b>APR Cash Advances</b>	<p><b>10.00% - 18.00% Variable APR</b></p> <p>This APR will vary with the market according to the Prime Rate.</p> <p>Average Daily Balance Method - Interest is calculated, billed and reported from the date of the transaction.</p>
<b>Penalty APR and When it Applies</b>	<p><b>18.00%</b> penalty pricing applies to your account if you: a) are over 65 days past due; b) go over your credit limit; c) make a payment that is returned; or d) do any of the above on another account that you have with 1st Advantage.</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APR is increased for any of these reasons, the Penalty APR will apply until you make at least six (6) consecutive minimum payments by the payment due date as shown in your monthly statement. (See cardholder agreement for complete details.)</p>
<b>Minimum Interest Charge</b>	None
<b>How to Avoid Paying Interest on Purchases</b>	You will have a minimum of 25 days without a finance charge on new purchases if the total new balance is paid in full each month by the payment due date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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>

## Fees

<b>Annual Fee</b>	None
<b>Transaction Fees</b>	
▶ Balance Transfer	None
▶ Cash Advance	None
▶ Foreign Transaction	<b>1%</b> of Amount After Conversion
<b>Penalty Fees</b>	
▶ Late Payment	<b>\$25</b>
▶ Returned Payment	<b>\$25</b>
<b>Other Fees</b>	<b>\$5</b>
▶ Card Replacement Fee	

• How We Calculate Your Balance: We use a method called "average daily balance (including new purchases)" (See cardholder agreement for complete details.)

• Loss of Introductory APR: Introductory rate will convert to the default APR of 18.00% if a minimum payment is not received within 65 days of the due date.

• Billing Rights: See cardholder agreement for complete details on bill-error rights.

<sup>1</sup> Variable Rate Information: Your APR may vary. Rates are determined and adjusted monthly on the first business day by adding a Margin to the highest Prime Rate published in the Wall Street Journal on the first day of the previous month. The Margin is determined based on an evaluation of each member's credit history. The Margin will range from 4.5% to 14.5% based on product type.

<sup>2</sup> Introductory rate available for new cards on purchases and new balance transfers for the first six (6) billing cycles from the date that your new card is opened. Balances at the end of the 6 month term will be subject to current APR.

• Your APR will never go above 18.00% APR.

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 premium; 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). If you would like to hear the disclosure orally, please call 757-877-2444.