

Interest Rates and Interest Charges

<p>VARIABLE ANNUAL PERCENTAGE RATE (APR)¹ for Purchases, Balance Transfers and Cash Advance</p>	<p style="text-align: center;">VISA Platinum 10.24% to 11.49%</p> <p style="text-align: center;">This APR is based on credit worthiness and will vary with the market based on the U.S. Prime Rate.</p> <p style="text-align: center;">VISA Classic 10.24% to 17.99%</p> <p style="text-align: center;">This APR is based on credit worthiness and will vary with the market based on the U.S. Prime Rate</p>														
<p>Penalty APR and When It Applies</p>	<p>17.99%</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> • are over 60 days past due or • make a payment that is returned and causes your account to be over 60 days past due <p>How Long will the Penalty APR Apply? The Penalty APR will apply until you make six consecutive minimum payments when due and you do not again default on these conditions during this time.</p>														
<p>Paying Interest</p>	<p>Your due date is at least 25-days after the close of each billing cycle. 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 on the transaction date.</p>														
<p>Minimum Interest Payment</p>	<p>None</p>														
<p>Federal Reserve Board Credit Card Tips</p>	<p>To learn more about factors to consider when applying for or using a credit card, visit http://www.consumerfinance.gov/learnmore.</p>														
<p>Fees</p>															
<p>Annual Fees</p>	<p>None</p>														
<p>Transaction Fees</p>	<table border="0"> <tr> <td>Balance Transfer Fee:</td> <td>3% or \$10, whichever is greater</td> </tr> <tr> <td>Cash Advance Fee:</td> <td>3% or \$10, whichever is greater</td> </tr> <tr> <td>Lost or Stolen Card Replacement:</td> <td>\$5.00</td> </tr> <tr> <td>Research Fee:</td> <td>\$10.00 per hour of research</td> </tr> <tr> <td>Foreign Transaction Fee:</td> <td>up to 1% of converted transaction amount</td> </tr> <tr> <td>Cross Border Fee:</td> <td>up to 1% on each transaction</td> </tr> <tr> <td>Stop Payment of Convenience Check:</td> <td>\$10.00</td> </tr> </table>	Balance Transfer Fee:	3% or \$10, whichever is greater	Cash Advance Fee:	3% or \$10, whichever is greater	Lost or Stolen Card Replacement:	\$5.00	Research Fee:	\$10.00 per hour of research	Foreign Transaction Fee:	up to 1% of converted transaction amount	Cross Border Fee:	up to 1% on each transaction	Stop Payment of Convenience Check:	\$10.00
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How we will calculate your Balance: We will use a method called “average daily balance,” which includes new transactions. See your account agreement for more details.

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

¹**Variable Rate Information:** Your APR may increase or decrease. Rates are determined and adjusted monthly on the first business day by adding a Margin to the highest U.S. 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 4.99% to 5.99% for Platinum cards and 4.99% to 14.99% for Classic cards.

²**Late Payment Fee:** You will be required to pay a late payment fee of \$25 if you do not pay at least the minimum payment by the payment due date on your statement. CTFCU may also assess the late payment fee every month thereafter that you are past due.

The information about the costs of the card described in this application is accurate as of 8/1/2019. This information may have changed after that date. To find out what may have changed, call 888-448-2133 or 843-448-2133 or write to us at Carolina Trust FCU, PO Box 780004, Myrtle Beach, SC 29578-7804.