

# Logix Credit Card Rates and Fees

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>  Platinum  Platinum Rewards	<b>0%</b> Introductory APR for one year, based on your creditworthiness; must qualify. After that, your Standard APR will be:  <b>8.24% APR to 17.99% APR</b>  <b>10.74% APR to 17.99% APR</b> This APR will vary with the market based on the Prime Rate.
<b>Annual Percentage Rate (APR) for Cash Advances and Balance Transfers</b>  Platinum  Platinum Rewards	<b>3.99% - 8.99%</b> Introductory APR for one year, based on your creditworthiness; must qualify. After that, your Standard APR will be:  <b>8.24% APR to 17.99% APR</b>  <b>10.74% APR to 17.99% APR</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>17.99% APR</b> This APR may be applied if you: Make your minimum payment more than 60 days late at any time. <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased, the Penalty APR will apply until you make six consecutive minimum payments when due.
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	None
<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>Transaction Fees</b> Foreign Transaction Fees  Overdraft Protection Transfer Fee	<b>Up to 1.1%</b> of each transaction in U.S. Dollars (Logix rebates foreign transaction fees)  <b>\$4.00</b>
<b>Penalty Fees</b> Late Payment Returned Payment NSF Credit Card Convenience Check	Up to <b>\$30.00</b> <b>\$29.00</b> <b>\$30.00</b> When over the credit limit or written on delinquent account
<b>Other Fees</b> Stop Payment on Credit Card Convenience Check	<b>\$20.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases). See your account agreement and disclosure for more details.

**Loss of Introductory/Promotional APR:** We may end your introductory APR or your promotional APR and apply the Penalty APR if you make your minimum required payment more than 60 days late at any time.

**Billing Rights:** For information on your rights to dispute transactions and how to exercise those rights refer to your Credit Card Agreement and Disclosure.

**Introductory Rate on Platinum Rewards and Platinum Regular Card:** Introductory Rate is available to members who meet minimum credit score and underwriting criteria. Cardholder must qualify. Credit card purchases made during the first 12 months your credit card account is open qualify for 0% APR for 12 months (365 days from the date your account is opened). Cash advances and balance transfers made during the first 12 months your credit card account is open qualify for 3.99% APR to 8.99% APR for 12 months (365 days from the date your account is opened). When the Introductory Rate period has ended, the rate applied to any remaining outstanding balance for those transactions will be at the cardholder's standard Credit Card rate. (Platinum Credit Cards that are share secured are excluded from the Introductory Offers.)

**Important Notice for Service Members and Their Dependents**

**Military Lending Act Disclosure:** 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 premiums; 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). Please call us at 866-399-5328 to receive disclosures orally.

Rates and Terms are accurate as of **April 3, 2020**. Rates and Terms are Subject to Change without Notice.  
 Contact Logix at (800) 328-5328 to obtain the most recent information.