

## Interest Rates, Interest Charges & Fees

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| <b>Annual Percentage Rate (APR) for Purchases, Balance Transfers &amp; Cash Advances</b>       | Introductory APR of <b>0.0%</b> for the first six months on purchases, balance transfers and cash advances made within 90 days of account opening<br>After that, APR of <b>7.9%† to 11.9%</b> based on your creditworthiness.  |
| <b>Penalty APR &amp; When it Applies</b>   | Default Penalty APR: <b>12.9% to 16.9%</b> based on card program APR. This APR may be applied to your account if you:<br>1.) Become 60 days delinquent<br>2.) Make a payment that is returned; or<br>3.) Do either of the above on another account that you have with us.<br><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due. |
| <b>Minimum Interest Charge</b>   | <b>None</b>  |
| <b>Paying Interest on Purchases</b>  | 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.   |
| <b>Annual Fee</b>  | <b>None</b>  |
| <b>Transaction Fees</b><br>• Balance Transfer & Cash Advance<br>• Foreign Purchase Transaction | Either <b>\$5 or 2%</b> of the amount of each transaction, whichever is greater.<br><b>1%</b> of each purchase transaction in U.S. dollars.  |
| <b>Penalty Fees</b><br>• Late Payment<br>• Returned Checks                                     | Up to <b>\$25</b><br><b>\$25</b>   |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>                      | <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>.</b>   |

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

**Other charges:** Card replacement \$10; draft copies \$6. To find out about changes in the information in this application, write us at: IHMVCU, Credit Card Services, PO Box 1010, Moline, IL 61266-1010. Features and benefits of credit cards are subject to change without notice.

**11.9% APR Cash Back Card** Earn 1% cash back on all purchases (excluding balance transfers and cash advances). There’s a minimum payout of \$25 when you make \$2,500 in purchases. There’s no maximum. Cash back is earned from December 1 through November 30 of the next year, with payouts in November each year. Cash back could be subject to taxes; please consult your tax advisor.

**†7.9% APR Relationship** Non-qualifying rate is 9.9% APR.

**Spend & Get promotion** Spend \$1,500 in the first 90 days of account opening and earn \$100 cash back. Cash back reward will be deposited into your IHMVCU savings account 6-8 weeks after the spend threshold is met.

