

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate(APR) for Purchases	13.98% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	13.98% This APR will vary with the market based on the Prime Rate. 0.00% Introductory rate 0.00% for 6 months, after that 13.98% . Limited to one per offer.
APR for Cash Advances	15.98% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases, cash advances and balance transfers if you pay entire balance by the due date each month.
Minimum Interest Charge	NONE
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

Annual Fees	None
Transaction Fees	
• Balance Transfer	Up to 3% of the amount transferred
• Cash Advance	3% of the transaction with a \$5.00 minimum, whichever is greater
• Foreign Fees	Up to 2 % of the transaction
Penalty Fees	
• Late Payment	Up to \$35.00
• Over-the-Credit-Line	None
• Returned Payment	Up to \$35
Other Fees	
• Expedited Payment	Up to \$10.00

How We Will Calculate Your Balance: We use a method called "average daily balance" (excluding new purchases)". An explanation of this method is provided in your account agreement.

Loss of Introductory APR: We may end the introductory APR if card becomes 60 or more days delinquent and/or exceeds credit limit, **13.98%** APR will apply. Please refer to the APR for Purchases in the table above. The APR that applies after the introductory rate varies with the market based on the Prime Rate.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. The information about the cost of the card described in this application was printed January 2018 and is accurate as of January 2018. To find out what may have changed please write to us at: PO Box 31, Macon, MS 39341.

How We Will Calculate Your Variable APRs: We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal two business days (not weekends or federal holidays) before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

Prime Rate: Variable APRs are based on the **4.5%** Prime Rate as of Dec 28, 2017

For Purchase transactions, we add a Margin of **9.48%** to the Prime Rate of 4.5. The Purchase APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **13.98%**. The Monthly periodic rate of FINANCE CHARGES will be no less than **1.165%** and no greater than **1.165%**.

For Balance Transfer transactions, we add a Margin of **9.48%** to the Prime Rate of 4.5. The Balance Transfer APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **13.98%**. The Monthly periodic rate of FINANCE CHARGES will be no less than **1.165%** and no greater than **1.165%**.

For Cash transactions, we add a Margin of **11.48%** to the Prime Rate of 4.5. The Cash APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **15.98%**. The Monthly periodic rate of FINANCE CHARGES will be no less than **1.33167%** and no greater than **1.33167%**.

Military Lending APR: Effective October 1, 2017, 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).