



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) ¹ for Purchases	12.40% This APR ¹ will vary with the market based on the Prime Rate. ³
APR for Balance Transfers	12.40% This APR ¹ will vary with the market based on the Prime Rate. ³
APR for Cash Advances	12.40% This APR ¹ will vary with the market based on the Prime Rate. ^{3,5}
Penalty APR ² and When It Applies	<p>19.40% This APR² will vary with the market based on the Prime Rate.^{4,5}</p> <p>This APR may be applied to your account if your account is 60 days or more past due.</p> <p>How long will the Penalty APR Apply? The Penalty APR will apply until you make six consecutive minimum payments when due and do not exceed your credit limit during that time period.</p>
How to Avoid Paying Interest on Purchases/ Paying Interest	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.
Minimum Interest Charge	None
Fees	
Annual Fee	None
Transaction Fees	
Balance Transfer	None
Cash Advance	Either \$5.00 or 3.00% of the amount of each cash advance, whichever is greater (maximum fee \$50.00).
Foreign Transaction	2.00% of each transaction in U.S. dollars
Penalty Fees	
Late Payment	\$25.00
Over-the-Credit-Limit	\$25.00
Returned Payment	None

¹APR is determined by adding 3.90% to the Prime Rate as published under the "Money Rates" table in *The Wall Street Journal* on the 10th day of the month. If the 10th day of the month is not a business day, then the first business day following the 10th day of that month. The APR will not exceed 22.90%

²APR is determined by adding 10.90% to the Prime Rate as published under the "Money Rates" table in *The Wall Street Journal* on the 10th day of the month. If the 10th day of the month is not a business day, then the first business day following the 10th day of that month. The APR will not exceed 22.90%

³ Daily Periodic Rate .03397%

⁴ Daily Periodic Rate .05315%

⁵ Interest charges on cash advances begin to accrue on the day you obtain the cash advance or the first day of the billing cycle in which it is posted to your account, whichever is later.

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

The information about cost of the cards described in this disclosure is accurate as of September 8, 2023. This information may have changed after that date. To find what may have changed, please call (864) 834-9031 or write: Bank of Travelers Rest, P.O. Box 1067, Travelers Rest, SC 29690