



Terms & Conditions for Patelco's Payback Rewards World MasterCard® Credit Card

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.40% to 13.40% based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	10.40% to 13.40% based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	13.40% to 16.40% based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None
Minimum Interest Charge	None
Grace Period on Purchases	If you pay your entire balance in full each month, you have at least 25 days after the close of each period to pay your balance on purchases without being charged interest.
Website for Additional Information	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 Fee	\$0 first year; \$35 annually thereafter
Transaction Fees	
Balance Transfer Fee	None
Cash Advance Fee	Either \$2.50 or 2% of each transaction, whichever is greater (maximum fee: \$75).
Foreign Transaction Fee	1% of each transaction in U.S. dollars if initiated or processed in foreign currencies or countries (this fee is in addition to other applicable fees such as cash advance fees).
Penalty Fees	
Late Payment Fee	Up to \$15 if payment is 15 or more days late.
Over-the-Credit Limit	None
Returned Payment	None

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

How We Will Calculate Your Variable APRs: We will add a "Margin" to an "Index Rate" to determine your variable interest rates. For each billing period the Index Rate we will use will be equal to the Prime Rate reported in the Federal Reserve Bulletin on the first day of the month preceding the month in which the rate will take effect. The Index Rate as of 01/01/16 is 3.50 percentage points. The "Margin" for purchases and balance transfers will be 6.90 to 9.90 percentage points based on your creditworthiness. The "Margin" for cash advances will be 9.90 to 12.90 percentage points based on your credit worthiness.