

## Terms & Conditions for Patelco's Passage Rewards World Elite MasterCard® Credit Card

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>10.40% to 13.40%</b> based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>10.40% to 13.40%</b> based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>13.40% to 16.40%</b> based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	<b>None</b>
Minimum Interest Charge	<b>None</b>
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
Fees	
Annual Fee	<b>\$0 first year; \$85 annually thereafter</b>
Transaction Fees	
Balance Transfer Fee	<b>None</b>
Cash Advance Fee	Either <b>\$2.50</b> or <b>2%</b> of each transaction, whichever is greater (maximum fee: <b>\$75</b> ).
Foreign Transaction Fee	<b>Waived</b>
Penalty Fees	
Late Payment Fee	Up to <b>\$15</b> if payment is 15 or more days late.
Over-the-Credit Limit	<b>None</b>
Returned Payment	<b>None</b>

**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.