

JASPER MASTERCARD

INTEREST RATES & FEES (Truth in Lending Disclosures)

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	15.49% – 24.99% This APR will vary based on your creditworthiness at the time of application. After that, your APR will vary based on the Prime Rate.
APR for Cash Advances	24.99% – 29.99% This APR will vary based on your creditworthiness at the time of application. After that, your APR will vary based on the Prime Rate.
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on Purchases if you pay your entire balance in full by the next billing date. We will begin charging interest on cash advances on the transaction date
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 Fee	None
Transaction Fees	
<ul style="list-style-type: none"> Cash Advance 	Either \$10 or 5% of the amount of each cash advance, whichever is greater.
Penalty Fees	
<ul style="list-style-type: none"> Late payment Returned payment 	Up to \$27.00 . Up to \$27.00 .

How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions).” See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided above in your account agreement.

The Monthly Periodic Rate for Purchases and Cash Advances is a variable rate that may change monthly. The Monthly Periodic Rate will be 1/12th of the sum of an “Index” plus a margin. The Index is the highest domestic Prime Rate published in the “Money Rates” section of The Wall Street Journal (eastern edition) on the 15th day (or preceding business day, if the 15th is not a business day) of the calendar month immediately prior to the month in which the Billing Cycle begins.

We add 12.24% - 21.74% to the Prime Rate to determine Purchase APR (monthly periodic rate will vary).

We add 21.74% - 26.74% to the Prime Rate to determine Cash Advance APR (monthly periodic rate will vary).