

Summary of Terms

Interest Rates, Interest Charges and Monthly Cash Rebate	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory Fixed APR for the first 6 Billing Cycles*, after that, a regular APR of Prime + 4.9%, Currently 13.40%
Other APRs	Cash Advance APR : 18.0% Default APR : 18.0%**
Variable Rate Information	Your APR for Purchases may vary. The regular APR for Purchases is determined for each Billing Cycle by adding a Margin of 4.9% to the Prime Rate***: (which corresponds respectively to the APR's shown above**)
Grace Period for Repayment of Purchase Balances	You have a month to repay your balance before a finance charge on new Purchases will be imposed.
Method of Computing the Balance for Purchases	Average Daily Balance (including new Purchases)
Annual Fees	None
Minimum Finance Charge	\$0.50
Transaction Fee for Purchases	None
Balance Transfer Fee:	Either \$10 or 3% of the amount of each transfer, whichever is greater.
Late Payment Fee:	\$35
Over limit Fee:	\$35
Returned Payment Fee:	\$30
Monthly Cash Rebate	You will receive a 0.50% Cash Rebate on your net purchases from the previous billing cycle. We may, from time to time and in our sole discretion, change or limit any aspect of the Cash rebate and its rules, restrictions, benefits, or features, in whole or in part, including, but not limited to, suspending, or terminating all or part of the Cash Rebate, with or without prior notice to you (except where required by law). We also reserve the right to add any Program membership or other fees, or fee increases, if any. Our decisions regarding the program are final.
<p>* If we fail to receive your Minimum Payment by the Payment Due Date during the Introductory Period, your Introductory Rate will terminate and the applicable Regular Rate will apply, beginning on the first day of the first Billing Cycle which begins following such failure. ** Beginning on the first day of your first Billing Cycle which begins following your account becoming 30 days past due for two consecutive Billing Cycles. *** The Prime Rate used is the highest "Prime Rate" as published in The Wall Street Journal on the last day of the month in which the Billing Cycle began or, if not published that day, on the next day published. The information about the costs of the cards described in this application is accurate as of April 2023. This information may have changed after that date. To find out what might have changed, please call us at 1-800-844-2300 or write to us at: Credit Card Center, P. O. Box 114, Jackson, MS 39205-0114.</p>	