



PO Box 119
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PeopleFirst.com

People First Cash Back Signature Visa® Application and Solicitation Disclosure

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) For Purchases	Your APR will be 16.15% - 18.00% , based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) For Balance Transfers	Your APR will be 16.15%-18.00% , based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) For Cash Advances	Your APR will be 16.15%-18.00% , based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge You interest on purchases if You pay Your entire balance owed each month by Your payment's due date. We will begin charging interest on cash advances and balance transfers 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 Balance Transfer Cash Advance Foreign Transaction	None None None
Penalty Fees Returned Payment Late Payment	Up to \$20.00 Up to \$25.00
Other Fees Pay-by-Phone Rush fee	No charge for automated payment; \$10 if assisted by a live representative. Up to \$15.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See Your Account Agreement for further information regarding how we calculate your balance.

Billing Rights: Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.