

# Provident College Visa® Credit Card

Interest Rate and Interest Charges		September 1, 2023
Annual Percentage Rate (APR) for Purchases	<b>18.00%</b> introductory APR on purchases during the first six (6) months of account opening. Thereafter, your APR for purchases will be <b>18.00%</b> . This APR will vary with the market based on the Prime Rate* and credit worthiness.	
APR for Balance Transfers	<b>18.00%</b> This APR will vary with the market based on the Prime Rate* and credit worthiness.	
APR for Cash Advances	<b>18.00%</b> APR. This APR will vary with the market based on the Prime Rate.	
Penalty APR and when it applies	<b>18.00%</b> APR. This APR may be applied to your account if your account is past due by two minimum payments. <b>How long will the Penalty APR apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make <b>six</b> consecutive minimum payments when due.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.	
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>	

Fees	
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	Either <b>\$10.00</b> or <b>2%</b> of the amount of each transfer, whichever is greater. Either <b>\$10.00</b> or <b>3%</b> of the amount of each cash advance, whichever is greater. None
Penalty Fees • Late Payment • Returned Payment • Over-the-Credit Limit	Up to <b>\$15</b> Up to <b>\$25</b> Up to <b>\$15</b>
Annual Fee	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.

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.

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

\* The Prime Rate used to determine the APR is the rate published in The Wall Street Journal.