

**IMPORTANT CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of March 15th, 2020. You can call Us at (434) 237-1566 or write P.O. Box 4319, Lynchburg, VA 24502 to inquire if any changes have occurred since the effective date.

<b>Interest Rate and Interest Charges</b>	
<b>Annual Percentage Rate (APR) For Purchases</b>	<p>VISA Black: <b>8.75 % - 22.25 %</b> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Rewards: <b>11.50 % - 24.50 %</b> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Blue: <b>4.25 %</b> This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p>VISA Black: <u>8.75 % - 22.25 %</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Rewards: <u>11.50 % - 24.50 %</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Blue: <u>4.25 %</u> This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p>VISA Black: <u>13.75 % - 27.25 %</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Rewards: <u>16.50 % - 29.50 %</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Blue: <u>9.25 %</u> This APR will vary with the market based on the Prime Rate.</p>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 26 days after the close of each billing cycle. We will not charge You interest on purchases if You pay Your entire balance owed by the due date each month.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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>.</b>
<b>Fees</b>	
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Balance Transfer: None</li> <li>• Cash Advance: <b>2.00%</b> for each cash advance</li> <li>• Foreign Transaction: <b>1.00%</b> of each foreign currency transaction in U.S. Dollars. <b>1.00%</b> of each U.S. Dollar transaction that occurs in a foreign country.</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Over-The-Credit-Limit: Up to <b>\$20.00</b></li> <li>• Returned Payment: Up to <b>\$25.00</b></li> <li>• Late Payment: Up to <b>\$25.00</b></li> </ul>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."