

**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 January 2nd, 2021. 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.

### Interest Rate and Interest Charges

<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>0</u> % Introductory APR for <u>15</u> months. After that Your APR will be <u>8.75 % - 22.25 %</u> based on Your creditworthiness at the time You established Your Account. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Rewards: <u>0</u> % Introductory APR for <u>15</u> months. After that Your APR will be <u>11.50 % - 24.50 %</u> based on Your creditworthiness at the time You established Your Account. 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>Penalty APR and When it Applies</b>	<p><u>N/A</u> % - <u>N/A</u> % based on Your creditworthiness.</p> <p>This APR may be applied if: 1) You make a late payment.</p> <p><b>How Long Will The Penalty APR Apply?</b> If Your APRs are increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will apply indefinitely unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>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.</p>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p><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></p>

<b>Fees</b>	
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Cash Advance</li> <li>• Balance Transfer</li> <li>• Foreign Transaction</li> </ul>	<p><b>2.00%</b> for each cash advance</p> <p>For VISA Black &amp; VISA Rewards, up to <u>3</u> % of each transfer.</p> <p><b>1.00%</b> of each foreign currency transaction in U.S. Dollars.</p> <p><b>1.00%</b> of each U.S. Dollar transaction that occurs in a foreign country.</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Over-The-Credit-Limit</li> <li>• Returned Payment</li> <li>• Late Payment</li> </ul>	<p>Up to <b>\$20.00</b></p> <p>Up to <b>\$25.00</b></p> <p>Up to <b>\$25.00</b></p>

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

**Loss of Introductory Rate:** We may end Your introductory rate and apply the Penalty APR if You make a late payment.