



1129 State Street, Erie, Pennsylvania 16501
Phone: (814) 455-6400 • www.tendto.com

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 24, 2023. You can call Us at (814) 455-6400 or write Us at 1129 State Street, Erie, PA 16501 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases

Regular Platinum Mastercard: **8.99% - 15.99%** based on Your creditworthiness.

Secured Platinum Mastercard: **6.99% - 15.99%** based on Your creditworthiness.

APR For Balance Transfers

Regular Platinum Mastercard: **8.99% - 15.99%** based on Your creditworthiness.

Secured Platinum Mastercard: **6.99% - 15.99%** based on Your creditworthiness.

APR For Cash Advances

Regular Platinum Mastercard: **8.99% - 15.99%** based on Your creditworthiness.

Secured Platinum Mastercard: **6.99% - 15.99%** based on Your creditworthiness.

How to Avoid Paying Interest On Purchases

We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing 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

Transaction Fees

- Foreign Transaction

2.00% of each foreign currency transaction in U.S. Dollars.
2.00% of each U.S. Dollar transaction that occurs in a foreign country.

Penalty Fees

- Returned Payment
- Late Payment

Up to **\$25.00**
Up to **\$25.00**

How We Will Calculate Your Balance: For purchase transactions, We use a method called “average daily balance (excluding new purchases).” For balance transfer transactions, We use a method called “average daily balance (excluding new balance transfers).” For cash advance transactions, We use a method called “average daily balance (including new cash advances).”