

Edge Consumer Credit Card Disclosure

Effective Date: **11/28/2025**

Prime Rate: **7.00%***

Interest Rates and Interest Charges	
ANNUAL PERCENTAGE RATE (APR) for Purchases	0% Introductory Rate for 12 months from date of account opening. After that, your APR will be 17.49% - 23.49% . This APR will vary with the market based on the Prime Rate and your creditworthiness. *
APR for Balance Transfers	0% Introductory Rate for 12 months from date of account opening. After that, your APR will be 23.49% . This APR will vary with the market based on the Prime Rate*
APR for Cash Advances	24.49% This APR will vary with the market based on the Prime Rate*
Penalty APR and When It Applies	None
How to Avoid Paying Interest	Your due date is at least 26 days after the close of each billing cycle. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. Revolving accounts accrue interest for balance transfers and cash advances on the transaction posting date.
Minimum Interest Charge	If you are charged interest, the minimum charge will be no less than \$0.50
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using credit card, visit the website of the Consumer Financial Protection Bureau at https://www.consumerfinance.gov/learnmore
Fees	
Annual Fee	None
Transaction Fees Balance Transfer: Cash Advance: Foreign Transaction:	 Either \$10 or 3% of the amount of each transfer, whichever is greater. Either \$10 or 4% of the amount of each cash advance, whichever is greater. 2.5% of each transaction in U.S. dollars.
Penalty Fees Late Payment: Returned Payment: Overlimit:	 Up to \$39 Up to \$39 None

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

* Your APR is based on the highest prime rate published in the *Wall Street Journal* "Money Rates" table plus a margin of 10.49%-16.49%. The Margin is based on our review of your credit report. We read the WSJ Prime rate on the 15th day of each month and any change in your rate will be reflected as of the 30th day of that same month.

If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee will be assessed. However, the Late Payment Fee will not exceed the total minimum payment that was due.

All account terms are governed by the Credit Card Agreement. Account and Agreement terms are not guaranteed for any period of time. In accordance with the Agreement and applicable law, we may change them based on information in your credit report, market conditions, business strategies, or for any reason.

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