

Pricing Information

PAYMENT INFORMATION

All charges made on this charge card during each billing cycle are due and payable at least 21 days after you receive your periodic statement for that billing cycle.

FEES

Transaction Fee

- Cash Advance **None.**
- Balance Transfer **None.**
- Foreign Transaction **3%** of the amount of each transaction in U.S. dollars.

Penalty Fees

- Late Payment Up to **\$15**
- Returned Payment Up to **\$15**

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

MILITARY LENDING ACT NOTICE: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this information and a description of your payment obligation verbally, please call 833-348-6330.

Important Information

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Important Information About Credit Reporting

We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

State Specific Information

The Pathfinder Education Visa® Charge Card is open to eligible participants of state education savings account programs who reside in: Arizona.

PROGRAM TERMS: By applying for this Account issued by Column N.A you understand that you may not be approved if you do not meet Column, N.A's credit criteria and other criteria, including but not limited to:

- a. You are under the age of 18 on the date you submit your application for credit.
- b. You reside in a state where financing is not offered under this program.
- c. You are not an eligible participant of a state education savings account program.
- d. Your name, address and social security number do not match an existing credit bureau file.
- e. The application is missing required information, or the information you provide cannot be verified.

All credit is granted, and all Accounts are owned by Column N.A. Your application is subject to approval by Column N.A.