

## 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 **11/20/2024**. You can contact us toll free at the number or address on above to inquire if any changes occurred since the effective date. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: [https://www.dfs.ny.gov/consumers/credit\\_debt](https://www.dfs.ny.gov/consumers/credit_debt) or (800) 342-3736.

### INTEREST RATES and INTEREST CHARGES:

|                                                                           | Fox Best Rate                                                                                                                                                                                                                                                                                                                                    | Fox Cash Back                                                                                                                                                                                                                                                                                | Fox First Rewards                                                                                                         | Fox Secured                                                                                                               |
|---------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <b>5.99%</b> Introductory APR for six months from date of account opening.<br>After that, your Standard APR will be <b>11.24 % - 19.24 %</b><br>depending on your credit history. This APR will vary with the market based on the Prime Rate.                                                                                                    | <b>16.24 % - 24.24 %</b><br>depending on your credit history. This APR will vary with the market based on the Prime Rate.                                                                                                                                                                    | <b>15.24 % - 15.24 %</b><br>depending on your credit history. This APR will vary with the market based on the Prime Rate. | <b>19.24 % - 19.24 %</b><br>depending on your credit history. This APR will vary with the market based on the Prime Rate. |
| <b>APR for Cash Advances &amp; Balance Transfers</b>                      | <b>5.99%</b> Introductory APR until 2/28/2026 for any transfer(s) or advance(s) completed between 10/15/2024 and 11/30/2024.<br>After that, your Standard APR will be <b>13.24 % - 21.24 %</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.                                                     | <b>5.99%</b> Introductory APR until 2/28/2026 for any transfer(s) or advance(s) completed between 10/15/2024 and 11/30/2024.<br>After that, your Standard APR will be <b>18.24 % - 26.24 %</b> depending on your credit history. This APR will vary with the market based on the Prime Rate. | <b>17.24 % - 17.24 %</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.    | <b>21.24 % - 21.24 %</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.    |
| <b>Penalty APR and When it Applies</b>                                    | None                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                              |                                                                                                                           |                                                                                                                           |
| <b>Paying Interest</b>                                                    | Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account. |                                                                                                                                                                                                                                                                                              |                                                                                                                           |                                                                                                                           |
| <b>Minimum Interest Charge</b>                                            | If you are charged interest, the charge will be no less than \$1.00.                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                              |                                                                                                                           |                                                                                                                           |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</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>                                                                                               |                                                                                                                                                                                                                                                                                              |                                                                                                                           |                                                                                                                           |

SEE NEXT PAGE for more important information about this account

**FEES:****Fees to Open or Maintain your Account**

- Annual Fee: None
- Application Fee: None

**Transaction Fees**

- Balance Transfer: None
- Cash Advance: None
- Foreign Transaction: **1%** of each transaction in U.S. dollars

**Penalty Fees**

- Late Payment: Up to **\$25.00** if your payment is late
- Over-the-Credit Limit: None
- Returned Payment: Up to **\$25.00** if your payment is returned for any reason

**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 Standard APR disclosed above if you make a late payment.