

CARDMEMBER AGREEMENT —**Self Visa[®] Credit Card****Pricing Schedule**

This Pricing Schedule is part of the Cardmember Agreement. In this Agreement, “Bank,” “we,” “us,” and “our” refer to Sunrise Banks, N.A., the issuer of your Self Visa Credit Card.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	28.24% This APR will vary with the market based on the Prime Rate (See below under the Variable Rate Information)
APR for Balance Transfers	Not Applicable.
APR for Cash Advances	Not Applicable.
Penalty APR and When it Applies	None.
Minimum Interest Charge	None.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing period. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
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 https://www.consumerfinance.gov/learnmore .

Fees

Annual Fee	\$25.00 NOTICE: The annual fee will be assessed before the first billing statement and will reduce the amount of credit you initially have available. If your initial credit limit is \$100, your initial available credit will be only \$75. If your initial credit limit is \$125, your initial available credit will be only \$100. If your initial credit limit is \$150, your initial available credit will be only \$125. You may still reject this plan, provided that you have not yet used the Account or paid a fee after receiving a billing statement. If you do reject the plan, you are not responsible for any fees or charges.
Late Payment	Up to \$25 if your payment is not received within 15 days of the due date (See details in Cardmember Agreement below under late fee)

Returned Payment

¹

Up to \$20 for each returned payment, regardless of the reason (See details in Cardmember Agreement below under Returned Payment Fee)

Expedited Payment Fee	Expedited Payment Fee: \$3.50 – A \$3.50 fee applies when making a debit card payment with a Customer Service Agent toward your Self Visa[®] Credit Card using the expedited payment option.
------------------------------	---

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” Your daily balance may include unpaid interest and fees, meaning that interest may be charged on those amounts. See your Cardmember Agreement below for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardmember Agreement below for more details.

Variable Rate Information: The Purchase APR is equal to the Prime Rate plus a margin of 20.74%. As of January 1, 2025 the variable Purchase APR is based on the 7.5% Prime Rate and corresponds to a daily periodic rate of 0.07737%. Purchase APR will not exceed 36.00%.

Governing Law. Except as provided in the “ARBITRATION” section, this Agreement is governed by federal law and the law of South Dakota, without regard to its choice-of-law rules.

Security Agreement: See the enclosed Security Agreement for important information about your Account.

Cardmember Agreement

This Cardmember Agreement (the “Agreement”), which includes the Pricing Schedule, explains the current terms and conditions of your Account.

THIS AGREEMENT INCLUDES AN ARBITRATION PROVISION. UNLESS YOU PROPERLY REJECT THE ARBITRATION