**Peak Cash Back plus Rewards Mastercard® Credit Card Terms and Conditions**

| Interest Rates and Interest Charges | |
|---|---|
| **Annual Percentage Rate (APR) for Purchases** | **WSJ Prime + 8.99%, + 10.99%, + 14.99%** Based on creditworthiness |
| **APR for Balance Transfers** | **WSJ Prime + 13.99%, + 15.99%, + 19.99%** |
| **APR for Cash Advances** | **WSJ Prime + 13.99%, + 15.99%, + 19.99%** (including Convenience Checks) |
| **Penalty APR and When It Applies** | **WSJ Prime + 13.99%, + 15.99%, + 19.99%**<br><br>The Penalty APR is applied if your account becomes delinquent 60 days.<br><br>**How long will the Penalty APR Apply?** The Penalty Annual Percentage Rate will apply until you make six consecutive minimum payments when due. |
| **Paying Interest** | Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases (excluding Cash Advances and Convenience Checks) if you pay your entire balance by the due date each month. |
| **Minimum Interest Charge** | NONE |
| **For Credit Card Tips from Federal Reserve Board** | To learn more about factors to consider when applying for or using a credit card, visit the website of the federal board at https://www.federalreserve.gov/CreditCard |

| Fees | |
|---|---|
| **Annual Fees** | **NONE** |
| **Transaction Fees** | |
| • Cash Advances | 2% of the amount advanced |
| • Convenience Checks | 2% of the check amount |
| • Balance Transfers | 3% of the amount transferred |
| • Purchases | NONE |
| • International Transaction | May be subject to applicable currency exchange fees through your Visa carrier |
| **Penalty Fees** | |
| • Late Payment Fee | Up to $35 |

| | |
|---|---|
| • Returned Payment Fee | Up to $35 |
| • Overlimit Fee | Up to $35 (if opted-in) |
| **Other Fees** | |
| • Expedited Card Issuance | $15 |
| • Replacement Card Fee | $35 |

**How will we calculate your balance?:** We use a method called "Average Daily Balance" (including new purchases). An explanation of this method is provided in your account agreement.

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

**Application of Late Fee:** You will be charged a late fee if a payment is not received within 10 days of the payment due date.

The above disclosures are accurate at the date of printing (October 29, 2025). For changes that may have been made after printing, please call 870-612-3400 or 1-888-780-8391.