

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>19.99% to 29.99%</b> when you open your account, based on your creditworthiness.  This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0.00%</b> introductory APR for 12 months for transfers completed within the first 60 days from the date of account opening.  After that, your APR will be <b>19.99% to 29.99%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>23.99%</b>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date of each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• <b>Balance Transfer</b>	Either <b>\$10</b> or <b>4%</b> of the amount of each transfer, whichever is greater.
• <b>Cash Advance</b>	Either <b>\$10</b> or <b>4%</b> of the amount of each cash advance, whichever is greater.
• <b>Foreign Transaction</b>	<b>1.5%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
• <b>Late Payment</b>	<b>\$25</b> , if your New Balance is less than \$500 and you do not pay at least the Minimum Payment by its due date; or <b>\$35</b> , if your New Balance is \$500 or more and you do not pay at least the Minimum Payment by its due date.
• <b>Returned Payment</b>	<b>\$35</b>
• <b>Over-the-Credit Limit</b>	<b>\$35</b>

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

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

The BHG Mastercard® is issued by Blue Ridge Bank, N.A. pursuant to a license by Mastercard International. To contact Blue Ridge Bank, N.A., please call 855-961-5350.

**Notice to New York Residents:** 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. NY State Dept of Financial Services: 1-800-342-3736 <http://www.dfs.ny.gov/consumer/creditdebt.htm>

**How We Will Apply Your Payments:** Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

**Prime Rate:** Changes to variable APRs based on a Prime Rate take effect no sooner than the first day of the billing cycle that begins after the Prime Rate is published.

**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.

**Terms and Conditions:** The words "you" and "your" mean each person applying as a Primary Applicant. By applying, you certify and agree that:

- **We are allowed to verify your employment, income, address, and all other information about you with financial institutions, credit reporting agencies, employers, government agencies, and other third parties;**
- **We are authorized to use and disclose information about you, this application and any account we provide for our everyday business purposes, to the extent permitted by applicable law and as described in our Privacy Policy, including information we share with our service providers and other financial institutions to maintain and provide your credit card account;**
- **We may obtain a consumer credit report to evaluate this application for credit. If we approve your application for credit, we may obtain consumer credit reports in the future to evaluate your account for any purposes permitted by law. If you request, we will provide details related to any consumer credit report will obtain including the name and address of the consumer reporting agency that provided the report.**

**Notice of Negative Information Furnishing:** 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.

**Notice to California Residents:** An applicant, if married, may apply for a separate account. After credit approval, the Primary Applicant and any Co-Applicant shall each have the right to use the account to the extent of any established credit limit and each may be liable for all credit extended under the account.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Married Wisconsin Residents:** Wisconsin law provides that no agreement, unilateral statement or court decree relative to marital property shall adversely affect a creditor's interest, unless prior to the time credit is granted the creditor is furnished a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision. If any or both of you are married Wisconsin residents, each of you agree to provide us with your spouse's name and address at the following address within five (5) days of your application, so we can provide your spouse(s) with any notice required by Wisconsin law: PO Box 540190 Omaha, NE 68154-0190.