

BrightWay® Mastercard® Credit Card

RATES AND FEES INFORMATION

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	35.99%*
APR for Cash Advances	35.99%*
APR for Balance Transfers	35.99%*
How to Avoid Paying Interest on Purchases	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 each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
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 http://www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	\$0-\$89
Transaction Fees	
• Cash Advance	Either \$10 or 3% of the amount of each cash advance, whichever is greater.
• Balance Transfer	When available, either \$10 or 3% of the amount of each balance transfer, whichever is greater.
• Foreign Transaction	1% of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	Up to \$40 depending upon the state that you live in at the time of account opening.

***Periodic Rate.** The APR above corresponds to a monthly **Periodic Rate of 2.99917%**.

BrightWay credit cards are issued by WebBank.