



RMO Bank Personal Secured Rewards Credit Card Terms and Conditions

Important Rates and Disclosures

Annual Percentage Rate (APR) for Purchases and Balance Transfers:

- APR range: 15.99% to 18.99% based on your creditworthiness at the time of account opening.

APR for Cash Advances:

- 18.99%

Penalty APR and When It Applies:

- 24.99%
- This APR may be applied to your account if you:
 - Make a late payment.
 - Make a payment that is returned.
- How Long Will the Penalty APR Apply: If your APRs are increased for the reasons above, the Penalty APR will apply until you make six consecutive minimum payments when due.

Minimum Interest Charge:

- If you are charged interest, the charge will be no less than \$1.00.

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 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 <http://www.consumerfinance.gov/learnmore>.

Fees

Annual Fee:

- \$0

Transaction Fees:

- **Balance Transfer:** 3% of the amount of each transfer (\$10 minimum)
- **Cash Advance:** 5% of the amount of each advance (\$10 minimum)
- **Foreign Transaction:** 2% of each transaction in U.S. dollars

Penalty Fees:

- **Late Payment:** Up to \$40
- **Returned Payment:** Up to \$40

How We Will Calculate Your Balance:

- We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Security Deposit:

- The Personal Secured Rewards Credit Card requires a security deposit of \$200 to \$5,000. The credit limit will be equal to the amount of your security deposit.

Other Important Information:

- **Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.
- **Contact Information:** If you have any questions about your account, call us at (888) 764-3448 or visit <https://rmous.org/help/bank>.

Rewards Program:

Earning Rewards:

- You will earn 1.5% cash back on every purchase.
- Rewards do not expire as long as the account remains open and in good standing.

Redeeming Rewards:

- Rewards can be redeemed for statement credits, gift cards, or travel bookings. Consult the Rewards Program Terms and Conditions for full details.

Effective Date:

- These terms and conditions are effective as of 01/03/2025.

This document provides disclosures required under the Truth in Lending Act. Be sure to read it thoroughly to understand your rights and responsibilities as a cardholder.

Please ensure all fields marked with brackets are filled accordingly. This document should be reviewed by your legal team to ensure compliance with all applicable laws and regulations before distribution.