



Personal Travel Rewards Credit Card Terms and Conditions

Important Rates and Disclosures

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

- **APR Range:** 7.99% - 15.99%
 - Your APR will be determined based on your creditworthiness at the time of account opening.

APR for Balance Transfers

- **APR Range:** 7.99% - 15.99%
 - This APR will match your purchase APR and vary based on your creditworthiness at account opening.

APR for Cash Advances

- **Cash Advance APR:** 15.99%

Penalty APR and When It Applies

- **Penalty APR:** 15.99%
 - 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?**
 - The Penalty APR will remain in effect until you have made six consecutive minimum payments by the due date.

Fees

Annual Fees

- **Annual Fee:** \$75 (waived for the first year)

Transaction Fees

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

Penalty Fees

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

Minimum Interest Charge

- If you are charged interest, the charge will be no less than \$1.50.

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>.

How We Will Calculate Your Balance

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

Billing Rights

- Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Additional Information

Reward Program

- Earn 3 points for every dollar spent on travel-related purchases.
- Earn 2 points for every dollar spent on dining.
- Earn 1 point for every dollar spent on all other purchases.
- Points never expire as long as the account is open and in good standing.

Contact Information

- If you have inquiries regarding your account, reach out to us at (888) 764-3448 or visit <https://www.rmous.org/help/bank>.

Effective Date

- These terms and conditions are effective as of 01/04/2025.

This document is designed to include all legally required disclosures under the Truth in Lending Act and should be thoroughly reviewed by your legal and compliance departments prior to distribution. Ensure that all fields marked with brackets are accurately completed.