

Pricing Supplement to the Cardmember Agreement

The information provided below in this Pricing Supplement, along with the Cardmember Agreement(s) and the Addendum to the Cardmember Agreement (as applicable) reflects certain account pricing and terms that were available to certain applicants that applied for and were approved for certain credit card accounts on the last business day of the calendar quarter that ended on 6/30/2022. These account terms may not be available after that date.

These documents are being provided to you for informational purposes only. If you apply and are approved for a credit card account with us, your actual account terms will be based on the terms of the offer available at the time that you applied, what you are approved for and your actual Cardmember Agreement will be the agreement sent to you when your account is first opened.

Interest Rates and Interest Charges

Annual Percentage Rate (APR) Purchases	27.49% APR. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	27.49% APR. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	28.49% APR. This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 23 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. We will begin charging interest on balance transfers, checks and cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.00
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://consumerfinance.gov/learnmore

Fees

Annual Fee	\$0
Transaction Fees:	
<ul style="list-style-type: none"> • Balance Transfer 	Either \$5 or 5% of the amount of each transfer, whichever is greater. We may from time to time offer you lower Transaction Fees on Balance Transfers and Checks.
<ul style="list-style-type: none"> • Cash Advance 	Either \$10 or 5% of the amount of each cash advance, whichever is greater
<ul style="list-style-type: none"> • Foreign Transaction 	3% of each transaction in U.S. dollars.
Penalty Fees:	
<ul style="list-style-type: none"> • Late Payment 	Up to \$41 depending upon the state that you live in at the time of account opening.
<ul style="list-style-type: none"> • Returned Payment 	Up to \$41 depending upon the state that you live in at the time of account opening.
Additional Check Related Fees	
<ul style="list-style-type: none"> • Check Stop Payment Fee 	Up to \$39.95 depending upon the state that you live in at the time of account opening.

- Returned Check Fee

Up to **\$41** depending upon the state that you live in at the time of account opening.

How We Will Calculate Your Balance:

We use a method called "daily balance (including new purchases)". If you are a resident of Iowa at the time the account is opened, we use a method called "average daily balance (including new purchases)". See Addendum to the Cardmember Agreement for more details.

The Prime Rate was 4.75% as of the last business day of the quarter that ended 6/30/2022.