Chime Credit Builder Visa Credit Card Pricing Addendum

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00%
Minimum Interest Charge	No interest is charged.
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	None
Cash Advance Fee	An out-of-network ATM withdrawal fee in the amount of **$2.50** per transaction may be assessed for all out-of-network ATMs, which are all non MoneyPass Network ATMs, Allpoint ATMs, or Visa Plus Alliance ATMs. Additionally, if you use an ATM outside the MoneyPass, Allpoint, or Visa Plus Alliance networks for any transaction, including a balance inquiry, or Cash Advance, you may be charged a fee by the ATM operator even if you do not complete a withdrawal. This ATM fee is a third-party fee amount assessed by the individual ATM operator only and is not assessed by us. This ATM fee amount will be charged to your Credit Account. Only transactions at Allpoint ATMs, Visa Plus Alliance ATMs, and MoneyPass ATMs in 7-Eleven, Inc. locations will not be subject to the fee(s); transactions at MoneyPass ATMs not in a 7-Eleven, Inc. location will be subject to fee(s).
Foreign Transaction Fee	No fee for foreign transactions.
Card Replacement Fee	There is no fee to replace a Card for any reason. We will impose a $20.00 fee if you request that we expedite the delivery of a replacement Card to you.
Late Payment Fee	If your Total Due is not received by your Payment Due Date, you will not be charged a late payment fee.

How We Will Calculate Your Balance: We begin with the outstanding balance from the previous month, and add purchases and transactions posted to your account associated with the secured charge card. We subtract any payments and credits that we receive.

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