



IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION - The information provided in this disclosure is accurate as of 8/1/16. The information may have changed after that date. To find out what may have changed, call us at 856-692-4000 or write us at 2550 South Main Road, Vineland, NJ 08360. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you with the new card(s).

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE for Purchases	<u>6.0 - 18.0%</u> When you open your account based on your credit worthiness.
ANNUAL PERCENTAGE RATE for Balance Transfers	<u>6.0 - 18.0%</u> When you open your account based on your credit worthiness.
ANNUAL PERCENTAGE RATE for Cash Advances	<u>6.0 - 18.0%</u> When you open your account based on your credit worthiness.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
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

Set-up and Maintenance Fees	
Annual Fee	None
Opening Fee	None
Inactivity Fee	None
Transaction Fees	
Cash Advance & Balance Transfers	None
Foreign Transactions	1% of each transaction in U.S.
Penalty Fees	
Late Payments	If your payment is more than 10 days late you will be charged \$25.00.

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)".
Loss of introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Account agreement.