

PRICING SCHEDULE



INTEREST RATE AND INTEREST CHARGES

| Program Annual Percentage Rate (APR) (as of February 2, 2023) | *Prime + Margin | = | APR |
|---|---|---|---------------|
| First Classic | 7.75% + 3.74% for Cash Advances and/or Credit Purchases. (Daily Periodic Rate) 0.0314794% | | 11.49% |
| Signature Points | 7.75% + 8.49% for Cash Advances and/or Credit Purchases. (Daily Periodic Rate) 0.0444931% | | 16.24% |
| Signature Cash | 7.75% + 8.49% for Cash Advances and/or Credit Purchases. (Daily Periodic Rate) 0.0444931% | | 16.24% |
| Signature Premier** | 7.75% + 9.99% for Cash Advances and/or Credit Purchases.(Daily Periodic Rate) 0.0486027% | | 17.74% |

(The APR for each program will vary with the market based on the Prime Rate)

Default APR And When It Applies **18%**
The Default APR may be applied to your Account when the full balance becomes due and payable and you have been notified of an APR Increase. The Default APR, once activated, will apply indefinitely.

Paying Interest
Your Payment Due Date is at least 25 days after the close of each billing cycle. We will not charge any interest on Credit Purchases if you pay the entire balance by the Payment Due Date each month. We begin charging interest on Cash Advances on the transaction date.

Credit Card Tips From The Federal Reserve Board
To learn more about factors to consider when using a credit card, visit the Federal Reserve website at <http://www.federalreserve.gov/creditcard>

FEES

Annual Fees **None**

Transaction Fees

Balance Transfer **None**

Cash Advance Either **\$2.00** or **2%** of the amount of each Cash Advance, whichever is greater

Foreign Transaction Fee **None**

Penalty Fees

Late Payment The lesser of **\$15.00**, or **5%** of each Minimum Payment*** which is not made within 30 days after the applicable Payment Due Date.

Over Credit Limit **None**

Returned Payment **\$20.00**

How We Calculate Your Balance: We use the Average Daily Balance method (excluding unpaid interest). See First Command Bank Credit Card Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is included in this Agreement. See the Billing Rights Section in the First Command Bank Credit Card Agreement for details.

***Prime Rate and Calculation of APR:** The variable rate APRs are based on a 7.75% Prime Rate as of February 2, 2023. We add 3.74% to the Prime Rate to determine the Credit Purchase APR and the Cash Advance APR for the Classic Program. We add 8.49% to the Prime Rate to determine the Credit Purchase APR and the Cash Advance APR for the Signature Cash and Signature Points Programs. We add 9.99% to the Prime Rate to determine the Credit Purchase APR and the Cash Advance APR for the Signature Premier Program.

****Signature Premier:** Must have at least \$250,000 in First Command Financial Services and/or First Command Bank assets to be eligible to apply. If you are no longer eligible for the Signature Premier product, your account will be converted to a Signature Points account.

*****Minimum Payment:** Your minimum payment is the sum of 2.50% of the New Balance (rounded up to the nearest dollar), the outstanding periodic interest charges, and Late Fees we have billed you on the applicable billing statement or \$50, whichever is greater. If the New Balance is less than \$50, it shall be paid in full.

MILITARY LENDING ACT NOTICE: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer Credit to a member of the Armed Forces and his or her dependent may not exceed an Annual Percentage Rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the cost associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; an application fee charged (other than certain application fees for specified transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this information and a description of your payment obligation verbally, please call 1-888-263-8642 to have this disclosure provided to you orally.

Remainder of Agreement: See additional portions of the First Command Bank Credit Card Agreement for more detail about the information in the above table and other important information about your Account.