



---

# Credit Card Interest Rates, Charges and Fees

## FirstRewards® World Mastercard® Rate and Fee Information

Accurate as of: November 1, 2021

---

### Interest Rates and Interest Charges

Annual Percentage Rate (APR) for  
Purchases and Balance Transfers

**3.99%** introductory APR for six months after account opening.

After that, your APR will be **7.25%** to **19.25%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

---

APR for Cash Advances

**24.25%.**

This APR will vary with the market based on the Prime Rate.

---

Penalty APR and When it Applies

**29.24%**

This APR will vary with the market based on the Prime Rate.

This APR may be applied to your account if you make a late payment.

**How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.

---

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 any interest on purchases if you pay your entire balance by the due date each month.

---

---

## Interest Rates and Interest Charges

---

Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50
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 <a href="#">Consumer Financial Protection Bureau</a>

---

## Fees

Annual Fee	<b>None</b>
------------	-------------

---

## Transaction Fees

Balance Transfer	Either <b>\$10</b> or <b>3%</b> of the amount of each transfer, whichever is greater.
Cash Advance and Convenience Checks	Either <b>\$10</b> or <b>4%</b> of the amount of each cash advance and convenience check, whichever is greater.

---

## Foreign Transactions

International transaction fee	<b>3%</b> of the transaction amount in U.S. dollars.
-------------------------------	--

---

## Penalty Fees

Late Payment	Up to <b>\$10.00</b>
Returned Payment	Up to <b>\$30.00</b>

---

**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. The Penalty APR will vary with the market based on the Prime Rate.

**Expedited Card Production and Delivery:** Upon request, we will rush your card and charge you a one-time fee of \$28.50.

**Research Charges:** We will charge \$20 per hour, \$10.00 minimum per project and \$1.00 per credit card statement.

**All account terms are governed by the Credit Card Agreement.**

## Mastercard® Platinum Card Rate and Fee Information

Accurate as of: November 1, 2021

---

## Interest Rates and Interest Charges

---

---

Annual Percentage Rate (APR) for  
Purchases and Balance Transfers

**3.99%** introductory APR for twelve months after account opening.

After that, your APR will be **7.25%** to **17.25%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

---

APR for Cash Advances

**24.25%.**

This APR will vary with the market based on the Prime Rate.

---

Penalty APR and When it Applies

**29.24%**

This APR will vary with the market based on the Prime Rate.

This APR may be applied to your account if you make a late payment.

**How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.

---

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 any interest on purchases if you pay your entire balance by the due date each month.

---

Minimum Interest Charge

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

---

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](#)

---

### Fees

---

Annual Fee

**None**

---

### Transaction Fees

---

Balance Transfer

Either **\$10** or **3%** of the amount of each transfer, whichever is greater.

---

Cash Advance and Convenience Checks

Either **\$10** or **4%** of the amount of each cash advance and convenience check, whichever is greater.

---

### Foreign Transactions

---

International transaction fee

**3%** of the transaction amount in U.S. dollars.

---

---

**Penalty Fees**

---

Late Payment Up to **\$10.00**

---

Returned Payment Up to **\$30.00**

**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. The Penalty APR will vary with the market based on the Prime Rate.

**Expedited Card Production and Delivery:** Upon request, we will rush your card and charge you a one-time fee of \$28.50.

**Research Charges:** We will charge \$20 per hour, \$10.00 minimum per project and \$1.00 per credit card statement.

**All account terms are governed by the Credit Card Agreement.**