

Rates in effect: 07/26/2023



	Mastercard Platinum	Mastercard Platinum <i>REWARDS</i>
Interest Rates and Interest Charges		
Annual Percentage Rates (APRs) for Purchases	Your APR will be 14.25% to 18.00% based on your credit score.* This APR will vary with the market based on the Prime	Your APR will be 15.25% to 18.00% based on your credit score.* This APR will vary with the market based on the Prime Rate.
APRs for Balance Transfers	^{Rate.} Your APR will be 14.25% to 18.00% based on your credit score.* This APR will vary with the market based on the Prime Rate.	Your APR will be 15.25% to 18.00% based on your credit score.* This APR will vary with the market based on the Prime Rate.
APRs for Cash Advances	Your APR will be 14.25 to 18.00% based on your credit score.* This APR will vary with the market based on the Prime Rate.	Your APR will be 15.25% to 18.00% based on your credit score.* This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	18.00% This APR may be applied to your account if you: 1) Make payment that is late 60 days or 2) Make a payment that is returned. How Long Will the Penalty APR Apply? The rate will remain the default rate until such time you have made 6 consecutive monthly payments on time and are not in any violation of this agreement. At such time the rate will convert to the current rate based on your credit score.	
Paying Interest	Your due date is at least 25 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 cash advances and balance transfers on the transaction date.	
Minimum Finance Charge	None	
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	

* Your actual APR will be disclosed at the time of your credit card account approval.

SEE NEXT PAGE for more important information about this account.

Fees	Mastercard Platinum	Mastercard Platinum <i>REWARDS</i>
Annual Maintenance Fee	None	\$10
Transaction Fees: <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • ATM Advance • Foreign Transaction 	<ul style="list-style-type: none"> • \$10 per each balance transfer made. • None • Either \$2 or 2% of the amount of the advance, whichever is greater • 1% of each transaction in US dollars 	
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over the Credit Limit • Returned Payment 	<ul style="list-style-type: none"> • First occurrence \$29.00; Subsequent occurrence within 6 months \$35.00 • None • First occurrence \$29.00; Subsequent occurrence within 6 months \$35.00 	
Other Fees	In addition to the fees disclosed above other fees may be imposed according to Tampa Bay Federal Service Fees. You can find the most updated Fee Schedule at TampaBayFederal.com/service-fees .	

How We Will Calculate Your Balance: We use a method called “average daily balancing (including new purchases).” For more information refer to the Credit Card Agreement and Disclosure you will receive with your new card.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Credit Card Agreement and Disclosure.

Minimum Payment Requirement: 2% of outstanding balance, subject to a minimum of \$15.00