

Provident World+ Travel® Visa Signature® Credit Card

Interest Rate and Interest Charges		September 1, 2023
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR on purchases during the first twelve (12) billing cycles of account opening. Thereafter, your APR for purchases will be 18.00% . This APR will vary with the market based on the Prime Rate* and creditworthiness.	
APR for Balance Transfers	0.00% introductory APR on balance transfers during the first twelve (12) billing cycles for balances transferred within sixty (60) days from account opening. After that the APR will be 18.00% . This APR will vary with the market based on the Prime Rate* and creditworthiness.	
APR for Cash Advances	18.00% . This APR will vary with the market based on the Prime Rate* and creditworthiness.	
Penalty APR and when it applies	18.00% This APR may be applied to your account if your account is Past Due by Two Minimum Payments. 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.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50 .	
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. We will begin charging interest on cash advances and balance transfers 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	
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	Either \$10.00 or 2% of the amount of each transfer, whichever is greater. Either \$10.00 or 5% of the amount of each cash advance, whichever is greater. None
Penalty Fees • Late Payment • Over-the-Credit Limit • Returned Payment	Up to \$28 Up to \$10 Up to \$28
Annual Fee	\$0 for the first 12 billing cycle. After that the annual fee will be \$45 .

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

* The Prime Rate used to determine the APR is the rate published in The Wall Street Journal.