

PLEASE KEEP FOR YOUR RECORDS

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	<p>0% Introductory APR for 6 months from the date your account is opened.</p> <p>11.49%, 14.49%, or 18.49% based on your credit worthiness after the promotional period. This APR will vary with the market based on the WSJ Prime Rate.</p>
APR for Balance Transfers	<p>11.49%, 14.49%, or 18.49% after the promotional period. This APR will vary with the market based on the Prime Rate.</p> <p>0% Introductory APR for 6 months from the date your account is opened.</p>
APR for Cash Advances	<p>26.15% This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When It Applies	<p>28.75% This APR may be applied to your account if you make two (2) late payments in six (6) months' rolling billing cycles. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.</p>
How to avoid paying interest on purchases	<p>Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay entire balance by the due date each month.</p>
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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 https://www.consumerfinance.gov/learnmore</p>

FEES

<p>Transaction Fees</p> <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Fees 	<p>None Either \$10 or 3% of the amount of each transfer, whichever is greater. 1% of each transaction in U.S. dollars.</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Line • Returned Payment 	<p>Up to \$35 None Up to \$35</p>

How We Will Calculate Your Balance: We use a method called "average daily balance". See your account agreement for further information regarding how we calculate your balance.

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

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you become more than 60 days late in paying your bill.

How We Will Calculate Your Variable APRs: We calculate variable APRs by adding a margin to the U.S. Prime Rate published in The Wall Street Journal on the 25th day of each month. If the Journal is not published on that day, then we will use the immediately preceding edition. If the Prime Rate changes, your new rate will take effect on your next billing cycle. The APR may increase or decrease each month if the Prime Rate changes. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

Prime Rate: Variable APRs are based on the **5.50%** Prime Rate as of January 1, 2019

Purchase APR: For Purchase transactions, based on credit worthiness, we add a Margin of **5.99% - 12.99%** to the Prime Rate of **5.50%**. The Purchase APR may increase or decrease each month if the Prime Rate changes.

Balance Transfer APR: For Balance Transfer transactions, based on credit worthiness, we add a Margin of **5.99% - 12.99%** to the Prime Rate of **5.50%**. The Balance Transfer APR may increase or decrease each month if the Prime Rate changes.

Cash APR: For Cash transactions, we add a Margin of **20.65%** to the Prime Rate of **5.50%**. The Cash APR may increase or decrease each month if the Prime Rate changes.

Information contained in this Red River Bank Disclosure is accurate as of 01/01/2019 and is subject to change thereafter. To obtain more recent information, please call us at 1-866-274-2328.