

Charity Charge MasterCard Rates and Disclosures

Annual Percentage Rate (APR) for Purchases:	14.90% variable rate
Other APRs:	Cash-advance APR: 19.90% variable rate Late Payment Rate: 21.99% See explanation below.*
Variable Rate Information:	The APR is determined monthly by adding 9.90% to the Prime Rate. The prime Rate will be subject to a minimum of 5.00% (see explanation below)**
Grace Period for Repayment of Purchase Balances:	At least 20 days from the date of the periodic statement (provided you have paid the previous balance in full by the due date).
Method of Computing the Balance for Purchases:	Average Daily Balance (including new purchases, cash advances, fees and finance charges).
Annual Fee:	NONE
Minimum Finance Charge:	\$0.50
Other Fees:	Late Payment Fee: \$29 <ul style="list-style-type: none">Cash-Advance Fee: 3% of the cash advance amount with a minimum of \$15Over-the-Credit-Limit Fee: \$29

*If at any time we have not received the required minimum monthly payment by the respective due dates for two consecutive months, we may immediately increase the applicable APR, including any introductory rate or promotional rate, to a fixed rate of 21.99%. The account may be eligible for the lower APR after you have met the terms of your account agreement for five consecutive billing cycles after the monthly statement on which the higher APR first appears. Promotional rates will not be reinstated.

The Prime Rate used to determine the APR on your account is the rate published in *The Wall Street Journal* in its column called "Money Rates" on the last business day of each month; provided, however, that the Prime Rate will be subject to a minimum rate of 5.00%. There is no ceiling on the applicable APR. **We may change the terms of your account agreement, including the monthly periodic rate on outstanding balances at any time. To the extent allowed by law, the new terms will affect outstanding balances.

The information about card costs described herein is accurate as of May 2018. This information may change after this date. To receive the most current information, call us at 1-800-892-7104.

Commerce Bank may share your account experience and transaction information with its affiliates. Unless you call 1-800-543-4845, you agree that Commerce Bank and its affiliates may also share other information about your account.