

**IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION** - The information provided in this disclosure is accurate as of November 1<sup>st</sup>, 2023. The information may have changed after that date. To find out what may have changed call us at 1-800-639-5550 or write us at P.O. Box 10659, Portland, ME 04104. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you with the new card(s).

**Interest Rates and Interest Charges**

<b>ANNUAL PERCENTAGE RATE</b> for Purchases	VISA Classic – <b>11.90-18.00%</b>
<b>ANNUAL PERCENTAGE RATE</b> for Balance Transfers	VISA Classic – <b>11.90-18.00%</b>
<b>ANNUAL PERCENTAGE RATE</b> for Cash Advances	VISA Classic – <b>11.90-18.00%</b>
<b>Penalty APR and When it Applies</b>	<p><b>18%</b></p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> <li>1) Make a late payment,</li> <li>2) Go over your credit limit,</li> <li>3) Make a payment that is returned; or</li> <li>4) Do any of the above on another account that you have with us.</li> </ol> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<b>Paying Interest</b> How to Avoid Paying Interest	Your due date is at least <b>28</b> 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.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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:</b> <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

**Fees**

<b>Transaction Fees</b> Foreign Transactions	1% of each transaction in U.S. dollars
<b>Penalty Fees</b> Late Payment	If your payment is <b>20</b> or more days late you will be charged <b>\$25.00</b> .
<b>Other Fees</b> Rush Fee Statement Fee Copy of Sales Draft Fee Card Replacement Fee Inactivity Fee	\$50.00 \$5.00 \$5.00 \$10.00 \$25.00 for no transactions in 12 months.

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases)".