

**CARDMEMBER AGREEMENT – RATES AND FEES TABLE**  
**Laurel Road Student Loan Cashback® Credit Card**  
(As of February 2, 2023)

<b>Interest Rates and Interest Charges</b>	
Annual Percentage Rate (APR) for Purchases	Your APR will be <b>18.49%</b> to <b>27.49%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>28.49%</b> This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>0.00%</b> Introductory APR for the first 12 monthly billing cycles following account opening when balance is transferred within the first 60 days following account opening. After that, your APR will be <b>18.49%</b> to <b>27.49%</b> . This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least <b>25</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 of each month. We will begin charging interest on cash advances, convenience check advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50
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 <a href="https://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a>
<b>Fees</b>	
Annual Fee	<b>None</b>
<b>Transaction Fees:</b>	
Balance Transfer Fee	Either <b>\$10.00</b> or <b>3%</b> of the amount of each transaction, whichever is greater.
Cash Advance Fee	Either <b>\$10.00</b> or <b>4%</b> of the amount of each transaction, whichever is greater.
Convenience Check Advance Fee	Either <b>\$10.00</b> or <b>3%</b> of the amount of each transaction, whichever is greater.
Overdraft Protection Transfer Fee	<b>\$0.00</b>
Foreign Transaction Fee	<b>0%</b> of the amount of each foreign transaction after its conversion into U.S. Dollars. Refer to Terms & Conditions.
Rush Order Fee – Card Replacement	<b>\$25</b> if expedited delivery is requested.
<b>Penalty Fees:</b>	
Late Payment	Up to <b>\$39.00</b>

**How We Calculate Your Balance:** We use a method called the average daily balance method (including new purchases). See your Cardmember Agreement for details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardmember Agreement.

**Loss of Introductory APR:** If you make a late payment, we may end offering you a lower introductory APR and begin charging you the higher APR (for Balance Transfers) that is specified in the table above and scheduled to take effect after the introductory APR is no longer effective.

Your APRs are variable rates that will be calculated by adding a “spread” or “margin” to an index. The index is the Prime Rate as published in the “Money Rates” section of *The Wall Street Journal*. At the end of your billing period, we look at the Prime Rate as published on the last business day of the previous calendar month to determine your index. An increase or decrease in the index will cause a corresponding increase or decrease in your variable rates effective as of the first day of your billing cycle that begins in the same month in which such change in the index is published. If the APR increases, you will pay a higher interest Charge and may have a higher Minimum Payment. If The Wall Street Journal ceases to publish the Prime Rate, or if it changes the definition of the U.S. Prime Rate, we may in our sole discretion, substitute another index.

Once any introductory APR period has expired, to determine the APR for Purchases, we add 10.74% - 19.74% to the Prime Rate, to determine the APR for Balance Transfers, we add 10.74% - 19.74% to the Prime Rate and to determine the APR for Cash Advances, we add 20.74% to the Prime Rate. All rates are determined based on creditworthiness.

Rates, fees and other information contained within this disclosure are accurate as of 2/2/2023 and were in effect within 30 days of this form being provided but are subject to change after that date. You should contact Laurel Road for any changes in this information since it was printed at 1-833-427-2265 **(1-833-HCP-BANK)** TDD/TTY (Hearing Impaired): **1-800-539-8336**.