

Indigo® Platinum Mastercard® Account Celtic Bank

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	24.9%
APR for Cash Advances	29.9%
Penalty APR and When It Applies	<p>29.9%</p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> 1. Make a late payment. <p>How Long Will the Penalty Rate Apply? If your APR is increased for the above reason, the Penalty APR may apply to your account indefinitely.</p>
Paying Interest	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 on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.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 at http://www.consumerfinance.gov/learnmore.

JOB SPECS:

Flat Size:
8.25" x 11"

Finished Size:
8.25" x 3.75"

Colors:
Front: **Black**
Back: **None**

Bleed: **No**

Note: **None**

Fees	
<p>Set Up and Maintenance Fees</p> <ul style="list-style-type: none"> • Annual Fee 	<p>NOTICE: Some of these set up and maintenance fees will be assessed before you begin using your card and will reduce the amount of credit you initially have available. Based on your initial credit limit of \$300, your initial available credit will be only about \$241.</p> <p>You may still reject this plan, provided that you have not yet used the account or paid a fee after receiving a billing statement. If you do reject this plan, you are not responsible for any fees or charges.</p> <p>\$59 the first year; \$59 thereafter</p>
<p>Transaction Fees</p> <ul style="list-style-type: none"> • Cash Advance Fee • Foreign Transaction Fee 	<p>\$0 during the first year; after the first year, either \$5 or 5% of the amount of each transaction, whichever is greater (not to exceed \$100)</p> <p>1% of each transaction</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> • Late Payment Fee • Overlimit Fee • Returned Payment Fee 	<p>Up to \$40</p> <p>Up to \$40</p> <p>Up to \$40</p>

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

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

