



124 South Ridgedale Avenue
East Hanover, NJ 07936-3190
973-947-1000 • FAX: 973-947-1001

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of January 12, 2024. You can call Us at (973)947-1000 or write Us 124 South Ridgedale, East Hanover, NJ 07936-3190 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases

VISA Platinum: **9.90% - 17.90%** based on Your creditworthiness

VISA Platinum Secured: **9.90% - 17.90%** based on Your creditworthiness

APR For Balance Transfers

VISA Platinum: **9.90% - 17.90%** based on Your creditworthiness

VISA Platinum Secured: **9.90% - 17.90%** based on Your creditworthiness

APR For Cash Advances

VISA Platinum: **9.90% - 17.90%** based on Your creditworthiness

VISA Platinum Secured: **9.90% - 17.90%** based on Your creditworthiness

How to Avoid Paying Interest On Purchases

We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.

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>.

Fees

Transaction Fees

- Balance Transfer
- Foreign Transaction

\$10.00 per transfer

1.00% of each foreign currency transaction in U.S. Dollars

1.00% of each U.S. currency transaction in U.S. Dollars

Penalty Fees

- Over-The-Credit-Limit
- Returned Payment
- Late Payment

up to \$10.00

up to \$20.00

up to \$20.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."