

BALANCE ON WHICH FINANCE CHARGE COMPUTED

New purchases will not incur a Finance Charge on the date they are posted to your Account if you have paid the Account in full by the Payment Due Date shown on your previous monthly statement or if there was no Previous Balance. Cash advances incur a Finance Charge from the date they are posted to your Account.

The Finance Charge is figured by applying the periodic rate to the "Balance Subject to Finance Charge" which is the "Average Daily Balance" of your Account, including current transactions. The "Average Daily Balance" is arrived at by taking the beginning balance of your Account each day, adding in any new cash advances, and unless you pay your Account in full by the Payment Due Date shown on the previous monthly statement or there is no previous balance, adding in new purchases and subtracting any payments or credits and unpaid finance charges. This gives us the daily balance. The daily balances for the billing cycle are then added together and divided by the number of days in the billing cycle. The result is the "Average Daily Balance." The Finance Charge is determined by multiplying the "Average Daily Balance" by the number of days in the billing cycle and applying the periodic rate to the product. If your periodic rate is an index, your periodic rate(s) may vary.

No additional Finance Charges will be imposed on new purchases shown on this statement if the New Balance shown on this statement is paid in full by the Payment Due Date shown on this statement. The Payment Due Date is not less than 25 days from the Billing Cycle Closing Date shown on this statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us at the address shown on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us but doing so will not preserve your rights.

In your letter, give us the following information: your name, account number, the dollar amount of the suspected error, describe the error and explain why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in dispute while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect that amount.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the Merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the Merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

HELPFUL CARD INFORMATION

Department	Type	Contact
Card Activation & PIN Change	United States	(800) 290-7893
	International	(206) 624-7998
Lost or Stolen Card	During Business Hours	(361) 991-6178
	After Business Hours	(888) 297-3416
	Online Banking or Mobile App	www.m1st.org
Declined Card Purchase Assistance	Anytime	(800) 547-3290