IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card account. The information about costs of the card is accurate as of 11/12/2019. You can contact us in the Albuquerque area at (505) 889-7755, in other areas call toll free at (800) 347-2838 or P.O. Box 8530, Albuquerque, NM 87198 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate (APR) for Qualifying Purchase	**0%** Introductory APR for 12 months on your first purchase if your first purchase is with a participating merchant ("Qualifying Purchase"). After that, the Standard APR will be **10.50 % to 14.75 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for non-Qualifying Purchases, Balance Transfers, and Cash Advances	**10.50 % to 14.75 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**18.00%** This APR may be applied to your account if you make a payment that is late 60 days or more. **How Long Will the Penalty APR Apply?** If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments starting with the first payment after the date on which it is imposed. If the six consecutive on time minimum payments are not made, we have the option of keeping the Penalty APR on your account indefinitely.
Paying Interest	**Qualifying Purchase:** Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on the Qualifying Purchase until the start of the 13th billing cycle after the date of the Qualfying Purchase. **Non-Qualifying purchases:** Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances, balance transfers and credit card checks on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $1.00.
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:	
Fees to Open or Maintain your Account	
• Annual Fee:	None
• Application Fee:	None
Transaction Fees	
• Balance Transfer:	None
• Cash Advance:	**1%** of the amount of each cash advance (minimum: **$2.00**; maximum: **$20.00**)
• Foreign Transaction:	**1%** of each transaction in U.S. dollars if the transaction involves a currency conversion **0.8%** of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees	
• Late Payment:	If your payment is late, up to **$25.00** for the first offense and up to **$35.00** each if 2 or more offenses occur within 6 months.
• Over-the-Credit Limit:	None. We do not allow transactions that will exceed your credit limit.
• Returned Payment:	Up to **$25.00** if your payment is returned for any reason.

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