



## Rates and Fees Table

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash-Outs</b>	<b>10.74-15.74%</b>  This APR will vary with the market based on the Federal Funds Rate.
<b>APR for Auto Loan Refinance Installment Plan</b>	<b>7.99-17.49%</b>  This APR will be fixed for the duration of the plan.
<b>Paying Interest</b>	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance (or, if you have an Installment Plan(s), the balance minus the balance of Installment Plans) by the due date each month. We will charge you interest on Balance Transfers and Cash-Outs beginning on the transaction date.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about the factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
Fees	
<b>Account Set-Up Fee</b>	<b>None</b>
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
Balance Transfer	The greater of <b>\$5</b> or <b>2.5%</b> of each Balance Transfer.
Cash-Out	The greater of <b>\$5</b> or <b>2.5%</b> of each Cash-Out.
Foreign Transaction	<b>None</b>
<b>Penalty Fees</b>	
Late Payment	<b>\$29</b>
Over-the-Credit Limit	<b>None</b>
Returned Payment	<b>None</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including current transactions).” See your Account Agreement for details.

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

Features of Your Account	
<b>Index for Variable APRs</b>	Variable APRs are based on the 5.50% FFTR-UL as of 08/10/2023.
<b>Secured Card</b>	This Card is secured by your auto. See security instrument at the end of this Agreement.

**Account Opening:** Account opening is contingent on: (1) income verification; (2) employment verification; (3) collateral verification; (4) payoff of existing auto loan; (5) successful perfection of lien in Aven's name; (6) evidence of sufficient insurance; and (7) the completion of a formal credit inquiry (also known as a "Hard Pull").

**AutoPay Discount:** Aven offers an introductory AutoPay discount of 0.25% to all new cardholders. This means we reduce the margin on your variable APR by 0.25 to encourage you to enroll in AutoPay. If you do not enroll in AutoPay within 365 days of your account opening, we will remove the discount, and your APR will increase by 0.25% effective [with the first day of your [third] billing period following account opening.]

#### IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person opening an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Military Lending Act:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependents may not exceed an annual percentage rate of 36%. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To obtain an oral statement regarding the Military Annual Percentage Rate and a description of the payment obligation, please call (877) 761-1080.

