

# Credit Card

## OVERVIEW

### NFL Visa Card Annual Percentage Rate (APR) for Purchases

- **15.49%, 20.49% or 25.49%** based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
- **0%** promotional APR for six billing cycles from the transaction date on all “Qualifying NFL Team Ticket Purchases” (see below).
- After that, your APR for your Qualifying NFL Team Ticket Purchases will be **15.49%, 20.49% or 25.49%** based on your credit worthiness. This APR will vary with the market based on the Prime Rate.

### APR for Cash Advances

**25.24%** This APR will vary with the market based on the Prime Rate.

### APR for Balance Transfers

0% introductory APR for the first 15 billing cycles following each balance transfer that posts to your account within 45 days of opening. After that your APR will be **15.49%, 20.49% or 25.49%**.

### How to Avoid Paying Interest on Purchases

Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.

### How We Calculate the Balance

We use a method called “daily balance (including new purchases)”.

### Fees

- **Annual Fee:** \$0
- **Balance Transfer:** Either **\$5** or **3%** of the amount of each transfer, whichever is greater.
- **Cash Advance:** Either **\$10** or **5%** of the amount of each cash advance, whichever is greater.
- **Foreign Transaction:** **3%** of each transaction in U.S. dollars.
- **Late Payment and Returned Payment:** Up to **\$37**

### Terms & Conditions

The 0% introductory APR on Balance Transfers will apply for the first 15 billing cycles that immediately follow each Balance Transfer made within 45 days of account opening. At the end of the introductory period (and for all Balance Transfers not made within 45 days of account opening) the APR for all new and outstanding Balance Transfer balances will be either 15.49%, 20.49% or 25.49%, which will be determined at account opening based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **There is a fee for Balance Transfers.** This introductory APR offer does not apply to Purchase or Cash Advance transactions.

## QUESTIONS

- 1 What happens to the interest rate if you have a low credit score?
- 2 What is the minimum annual interest rate? What is the maximum annual interest rate?
- 3 If you borrowed \$1,000, approximately how much would the interest be after 3 years if you were paying the maximum rate?
- 4 How much is the interest rate on a balance transfer?
- 5 What is the fee for a balance transfer? If you transfer \$5,000 from your old card to the NFL card, how much will you pay?
- 6 How much is the interest rate on a cash advance?
- 7 What is the fee for a cash advance? If you borrow \$100 on a cash advance every week, how much will you have paid in fees in one year?