

Effective as of July 28, 2020

Annual Percentage Rate (APR) for Purchases	12.0%
APR for Cash Advances	12.0%
Paying Interest	We will not charge you interest on transactions in your Credit Line pocket if you pay your entire Credit Line pocket balance by the Payment Due Date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using this One card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Annual Fee	None
Transaction Fees	
• Balance Transfer	None
• Cash Advance	None
• Foreign Transaction	None
Penalty Fees	
• Late Payment	None
• Over-the-Credit Limit	None
• Returned Payment	None

Your One card is issued by Coastal Community Bank, Member FDIC

How We Will Calculate Your Balance: We use a method called “daily balance.”

Military Lending Act Disclosure: To receive important disclosures and payment obligation information about your One card verbally, please call 1-855-830-6200.