



**WaFd Bank Visa® Commercial Preferred Solution Credit Card**  
**Interest Rate and Fee Schedule**

<b>INTEREST RATE AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>15.24%</b>  This APR will vary with market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>24.24%</b>  This APR will vary with market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>24.24%</b>  This APR will vary with market based on the Prime Rate. This APR may be applied to your account if you make a payment that is 60 or more days late.  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased, the Penalty APR will apply until you make six consecutive minimum payments when due.
<b>Paying Interest</b>	We will not charge you any interest on purchases if you pay your entire balance by the due date each month.  The Interest Charge on cash advances begins from the date you obtained the cash advance.
<b>FEES</b>	
<b>Annual Fees</b>	No Annual Fee
<b>Transaction Fees</b> • Cash Advance • Foreign Fees	<b>\$5 or 3% of the amount of each cash advance</b> , whichever is greater. Up to <b>2%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b> • Late Payment • Returned Payment	<b>\$35 or 2.5% of the amount of the late payment</b> , whichever is greater. <b>\$37</b>
<b>Other Fees</b> • Rush Card	<b>\$40</b>

**How We Will Calculate Your Balance:** We figure the INTEREST CHARGE on each Card Account by multiplying the applicable "Monthly Periodic Rate" by the "Average Daily Balance" of each Balance Category on the Card Account, including current transactions. Balance Categories include Purchases, Cash Advances, Introductory Rates and any special rate offers we may make available from time to time

**Average Daily Balance.** To obtain the daily balance for each Balance Category we take the beginning balance each day and add new transactions applicable to each category, and subtract any payments, credits, and refunds applied to the category. To figure your Average Daily Balance for each Balance Category, we add all your daily balances and divide by the number of days in the billing period. We calculate interest in this manner separately for Purchases, Cash Advances and each promotional rate balance.

**Monthly Periodic Rate.** We compute the INTEREST CHARGE for each Balance Category by multiplying these Average Daily Balances by the applicable Monthly Periodic Rate. To determine the Monthly Periodic Rate for each Balance Category, we divide the applicable ANNUAL PERCENTAGE RATE in effect for the billing period by 12 months. The way we get the ANNUAL PERCENTAGE RATE for each Balance Category is described below.

**Variable APRs.** The interest rate that will apply to your Purchase and Cash Advance balances will vary based on the application of an index and margin. Variable rates may change when the Prime Rate changes. We calculate each variable rate by adding a margin to the Prime Rate published in The Wall Street Journal on the second business day of each month. If The Wall Street Journal is not published on that day, then we will use the Prime Rate published in the immediately preceding edition. If Prime Rate changes, your new rates will take effect on the first day of your next billing cycle. However, for customers with weekly or bi-weekly billing cycles, your new rates may take effect on the first day of the second billing cycle after the Prime Rate change

if we need additional time to make the change in our systems. Any increase in the Prime Rate may increase your interest charges and your minimum payment. The margins and current rates that apply to your Account are as follows:

**Purchase APR** - Prime Rate plus a margin of 7.74%. This results in a monthly periodic rate of 15.24% as of 01/08/2025.

**Cash Advance APR** - Prime Rate plus a margin of 16.74%. This results in a monthly periodic rate of 24.24% as of 01/08/2025.

**Penalty APR** - Prime Rate plus a margin of 16.74%. This results in a monthly periodic rate of 24.24% as of 01/08/2025.

All APRs are subject to a "floor," which means that regardless of the Prime Rate, the APR will never be less than 13.74%. All APRs will never be higher than the highest rate allowed by applicable law.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.