

**IMPORTANT CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of January 2, 2019. You can call Us at (781) 784-7725 or write Us at 30 Pond St., Sharon, MA 02067 to inquire if any changes have occurred since the effective date.

**Interest Rate and Interest Charges**

<p><b>Annual Percentage Rate (APR) For Purchases</b></p>	<p>VISA Secured: <b>0.00%</b> Introductory APR for first 12 billing cycles            After that Your APR will be <b>13.24%</b>            This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum: <b>0.00%</b> Introductory APR for first 12 billing cycles            After that Your APR will be <b>11.24% - 17.99%</b> depending on Your creditworthiness            This APR will vary with the market based on the Prime Rate.</p> <p>VISA Signature Rewards: <b>0.00%</b> Introductory APR for first 12 billing cycles            After that Your APR will be <b>13.24% - 17.99%</b> depending on Your creditworthiness            This APR will vary with the market based on the Prime Rate.</p>
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<p><b>APR For Balance Transfers</b></p>	<p>VISA Secured: <b>0.00%</b> Introductory APR for first 12 billing cycles            After that Your APR will be <b>13.24%</b>            This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum: <b>0.00%</b> Introductory APR for first 12 billing cycles            After that Your APR will be <b>11.24% - 17.99%</b> depending on Your creditworthiness            This APR will vary with the market based on the Prime Rate.</p> <p>VISA Signature Rewards: <b>0.00%</b> Introductory APR for first 12 billing cycles            After that Your APR will be <b>13.24% - 17.99%</b> depending on Your creditworthiness            This APR will vary with the market based on the Prime Rate.</p>
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<p><b>APR For Cash Advances</b></p>	<p>VISA Secured: <b>0.00%</b> Introductory APR for 12 months            After that Your APR will be <b>13.24%</b>            This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum: <b>0.00%</b> Introductory APR for 12 months            After that Your APR will be <b>11.24% - 17.99%</b> depending on Your creditworthiness            This APR will vary with the market based on the Prime Rate.</p> <p>VISA Signature Rewards: <b>0.00%</b> Introductory APR for 12 months            After that Your APR will be <b>13.24 - 17.99%</b> depending on Your creditworthiness            This APR will vary with the market based on the Prime Rate.</p>
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<p><b>Penalty APR And When it Applies</b></p>	<p><b>18.00%</b></p> <p>This APR may be applied if You:            1) Make a late payment.</p> <p><b>How Long Will The Penalty APR Apply?</b> If Your APRs are increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will apply indefinitely unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.</p>
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<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of the statement closing date.</p>
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<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b></p>
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**Fees**

<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>• Cash Advance</li> <li>• Balance Transfer</li> <li>• Foreign Transaction</li> </ul>	<p><b>\$10.00</b> or <b>3.00%</b> of each advance, whichever is greater.  <b>3.00%</b> of each advance (<b>\$10.00</b> minimum - <b>\$75.00</b> maximum).  <b>2.00%</b> of each foreign currency transaction in U.S. Dollars.  <b>2.00%</b> of each U.S. Dollar transaction that occurs in a foreign country.</p>
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<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<p>Up to <b>\$10.00</b>            Up to <b>\$35.00</b></p>
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**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Loss of Introductory APR:** We may end Your Introductory APR and apply the penalty APR if You make a late payment.