



PRIORITY DESTINATIONS® WORLD ELITE CREDIT CARD DISCLOSURES

This disclosure was published on 7/1/25. The information for this card is accurate as of that date and is subject to change after that date. For any changes since the date published, contact us at BankCard Center, P.O. Box 1959, Honolulu, HI, 96805.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	18.00% . This APR will vary with the market based on the U.S. Prime Rate.
APR for Balance Transfers	4.99% Fixed APR for eight (8) billing cycles beginning with the billing cycle on which the balance transfer appears. After that, the APR will be 18.00% . This APR will vary with the market based on the U.S. Prime Rate.
APR for Cash Advances	18.00% Fixed
Penalty APR and When it Applies	18.00% Fixed This APR may be applied to your Credit Card account if you make a late payment. How Long Will the Penalty APR Apply?: This Penalty APR will apply until you make six (6) consecutive Minimum Payments when due.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire New Balance by the Payment Due Date each month. We will begin charging interest on Cash Advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee	\$0 Introductory Annual Fee for the first year. After that, the Annual Fee will be \$99 .
Transaction Fees <ul style="list-style-type: none">Foreign TransactionBalance TransferCash Advance	None Either \$5 or 5% of the amount of each Balance Transfer, whichever is greater Either \$10 or 5% of the amount of each Cash Advance, whichever is greater
Penalty Fees <ul style="list-style-type: none">Late PaymentReturned Payment	Up to \$40 Up to \$40

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new Purchases)."

Any amount of your payment that is greater than the Minimum Payment Due is applied to the balances with the highest APR before being applied to balances with lower APRs. In addition, interest charges on balance transfers begin on the transaction date of each transfer and will be assessed even if your entire New Balance is paid by the Payment Due Date.

Unless otherwise defined herein, all capitalized terms shall have the meaning set forth in the applicable Priority Destinations World Elite Credit Card Agreement.