

INTEREST RATES AND INTEREST CHARGES

ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES	10.74% to 17.99% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
APR FOR BALANCE TRANSFERS	10.74% to 17.99% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate. Balance transfer fees will also apply (see Fees section below).
APR FOR CASH ADVANCES	10.74% to 17.99% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate. Cash advance fees will also apply (see Fees section below).
PENALTY APR	None
HOW TO AVOID PAYING INTEREST ON PURCHASES	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the 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 a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

FEES

TRANSACTION FEES	
<ul style="list-style-type: none"> BALANCE TRANSFER CASH ADVANCE FOREIGN TRANSACTION 	<p>Either \$25 or 1% of the amount of each balance transfer, whichever is greater</p> <p>Either \$25 or 1% of the amount of each cash advance, whichever is greater</p> <p>1% of the transaction amount in U.S. dollars</p>
PENALTY FEES	
<ul style="list-style-type: none"> LATE PAYMENT OVER-THE-CREDIT LIMIT RETURNED PAYMENT 	<p>Up to \$20</p> <p>Up to \$25</p> <p>Up to \$25</p>

OTHER DISCLOSURES

How we will calculate your balance: We use a method called “average daily balance (including new purchases).” See your Consumer Credit Card Agreement for more details.

Billing rights: Information pertaining to your rights to dispute transactions and how to exercise those rights is included in your Consumer Credit Card Agreement.

Please note: The information about the costs of the cards described in this disclosure is accurate as of September 2016. This information may have changed after that date. To learn what may have changed, visit our website at www.riverset.com or visit the branch location at 53 South 10th Street, Pittsburgh, PA 15203.

Rates, Fees and Terms May Change: We have the right to change the account terms in accordance with your Consumer Credit Card Agreement.

All Balance Transfers and Cash Advances will accrue interest from the day the advance or transfer was made.