



Unlimited Cash Back Rewards Mastercard®  
Important Terms Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rates (APR) for Purchases	<b>0%</b> introductory APR for 12 months from date of account opening. After that, your APR will be <b>18.00%</b>
APR for Balance Transfers	<b>0%</b> introductory APR for 12 months from date of account opening. After that, your APR will be <b>18.00%</b>
APR for Cash Advances	<b>18.00%</b>
Penalty APR	<b>NONE</b>
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, then the charge will be no less than \$1.50.
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

Fees	
Account Fees <ul style="list-style-type: none"><li>Annual</li></ul>	<ul style="list-style-type: none"><li><b>NONE</b></li></ul>
Transaction Fees <ul style="list-style-type: none"><li>Balance Transfer</li><li>Cash Advance</li><li>Foreign Transaction</li></ul>	<ul style="list-style-type: none"><li><b>Either \$10 or 3%</b> of the amount of each transaction, whichever is greater; Maximum <b>\$1,000</b>.</li><li><b>Either \$10 or 5%</b> of the amount of each transaction, whichever is greater; Maximum <b>\$1,000</b>.</li><li><b>NONE</b></li></ul>
Penalty Fees <ul style="list-style-type: none"><li>Late Payment</li><li>Returned Payment</li></ul>	<ul style="list-style-type: none"><li><b>Up to \$39</b></li><li><b>\$25</b></li></ul>



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Rewards	
Cash Back	Earn <b>1.5%</b> unlimited cash back on qualifying transactions. Cash back earned will be automatically applied as a credit on your monthly statement.

Account terms are not guaranteed for any period of time. All terms, including fees and APRs for new transactions, may change in accordance with the Card Agreement and applicable law. Please review all of these materials so that you are fully informed about the terms of this credit card offer.

**How We Will Calculate Your Balance:** For Purchase balances, we will use a method called "average daily balance (including new purchases)." See the section titled *Balances Subject to Interest Rate* in your Credit Card Agreement for more details.

For Balance Transfer and Cash Advance balances, we will use an Average Balance Method (including new Balance Transfers and Cash Advances): This balance is figured by adding the outstanding balance (including new Balance Transfers and Cash Advances and deducting payments and credits) for each day in the current billing cycle, together with the balances for each day in the previous billing cycle for balance transfers and cash advances with transaction dates in the previous cycle and posting dates in the current cycle, and then dividing by the number of days in the current billing cycle.

**Military Lending Act Disclosure:** The following disclosure applies to persons covered by the Military Lending Act - other governmental programs and laws may also govern or apply to this transaction but are not described in the following disclosure. The following disclosure is required by the Military Lending Act.

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than credit application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please refer to the *Total Minimum Payment Due* section of the Credit Card Agreement to see how your monthly minimum payment is calculated.

Please call our Military Lending Act toll free number at 833-422-5562 or call collect at 781-444-2100 with any questions or concerns.

### Patriot Act:

Important Information About Procedures for Opening a New Account:

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you:

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.



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**Regional Application Terms:**

Vermont Residents: You consent to Needham Bank obtaining and verifying information about you (which may include a consumer credit report) that we deem necessary in evaluating your loan application, including information about your employment, banking, and credit relationships. If your application is approved and the loan is made, you also authorize us to obtain additional credit reports or other information about you in connection with reviewing the account, increasing the credit line on the account, for the purpose of taking collection action on the account, or for other legitimate purposes associated with the account.

Maine Residents: You agree to give us permission to obtain one or more credit reports from consumer reporting agencies in connection with the application, any transaction or extension of credit that may result from this application, and on an ongoing basis, for the purposes of performing a routine and occasional verification of credit on the Account, taking collection action on the Account, or for any other legitimate purposes associated with the Account. Upon your request, you will be informed of whether or not a consumer credit report was ordered, and if it was, you will be given the name and address of the consumer reporting agency that furnished the report.