

Interest Rates & Interest Charges			
	CoreCard	Platinum Card	Classic Card
Annual Percentage Rate (APR) for Purchases	3.9% Introductory APR for twelve (12) months. After that your APR will be 15.75% This APR will vary with the market based on the Prime Rate ¹ .	1.9% Introductory APR for six (6) months. After that your APR will be 10.00% . This APR will vary with the market based on the Prime Rate ² .	15.65% This APR will vary with the market based on the Prime Rate ³ .
APR for Balance Transfers*	0%* Introductory APR for sixteen (16) months from the date of first balance transfer. After that your APR will be 15.75%* This APR will vary with the market based on the Prime Rate ¹ .	1.9%* Introductory APR for six (6) months from the date of first balance transfer. After that your APR will be 10.00%* This APR will vary with the market based on the Prime Rate ² .	15.65%* This APR will vary with the market based on the Prime Rate ³
APR for Cash Advances	19.65% This APR will vary with the market based on the Prime Rate ⁴ .	19.65% This APR will vary with the market based on the Prime Rate ⁴ .	19.65% This APR will vary with the market based on the Prime Rate ⁴ .
Penalty APR and When It Applies	19.65% This APR will vary with the market based on the Prime rate ⁴ . This APR may be applied to your account if your account is more than sixty (60) days delinquent. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.		
Paying Interest	Your due date is at least twenty-five (25) days after the close of each billing cycle. We will not charge you any interest on purchases if you pay the 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	\$0.00		
Credit Card Tips from 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 https://www.consumerfinance.gov/learnmore .		
Annual Fee	None		
Transaction Fees			
Balance Transfer Platinum & Classic Cards	Either \$10 or 3% of the amount of each Balance Transfer, whichever is greater (maximum fee \$50)		
Balance Transfer (CoreCard)	No Balance Transfer Fee		
Cash Advance	Either \$10 or 5% of the amount of each Cash Advance, whichever is greater (maximum fee \$50)		
Foreign Transaction	2% of the U.S. Dollar amount of the transaction		
Penalty Fees			
Late Payment	Up to \$35		
Returned Payment	Up to \$35		

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details. **Loss of Introductory APR:** We may end your Introductory APR and apply the Penalty APR for the reason described in the Penalty APR box above. **Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights are provided in your Account Agreement.

¹The APR is adjusted monthly by adding 9.0% to the Wall Street Journal Prime Rate; however, the rate will not drop below 12.9% or exceed 21.9%.

² The APR is adjusted monthly by adding 3.25% to the Wall Street Journal Prime Rate; however, the rate will not drop below 9.25% or exceed 12.0%.

³The APR is adjusted monthly by adding 8.9% to the Wall Street Journal Prime Rate; however, the rate will not drop below 14.9% or exceed 23.9%.

⁴The APR is adjusted monthly by adding 12.9% to the Wall Street Journal Prime Rate; however, the rate will not drop below 18.9% or exceed 23.9%.

Current rates as of 1/1/2026. Rates subject to change.

*Balance transfers may not be from another account issued by CoreFirst Bank & Trust. Balance transfer requests may not be initiated or authorized by Additional Card Members.

This account information is accurate as of 12/11/2025 and is subject to change. To receive updated information since 11/1/2025, please call us at 800-280-0123 or send a written request to 3035 SW Topeka Blvd., Topeka, KS 66611.