

# 0% for 15 Months Financing Available on your BFS Home Gym!

## KeyBank Latitude<sup>SM</sup> MasterCard<sup>®</sup>



### KeyBank Latitude<sup>SM</sup> MasterCard<sup>®</sup> features

- No annual fee.
- Special low Introductory APR of 0% for the first 15 billing cycles on purchases and balance transfers<sup>1</sup> (made within 60 days of account opening).
- After that, our lowest variable Purchase and Balance Transfer APR will apply, currently 10.24%-20.24%, based on credit worthiness.



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# Rates & Fees



## Latitude<sup>SM</sup> MasterCard<sup>®</sup> Credit Card

As of January 21, 2016

The Latitude MasterCard<sup>®</sup> Credit Card offers convenience, flexibility and a competitive rate, so you can afford to pay for the things you need.

### Interest Rates and Interest Charges

|   |  |
|---|--|
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <b>0.00%</b> Introductory APR for the first 15 monthly billing cycles. After that, your APR will be <b>10.24% to 20.24%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.  |
| <b>APR for Cash Advances</b>  | <b>24.24%</b> This APR will vary with the market based on the Prime Rate.  |
| <b>APR for Balance Transfers</b>  | <b>0.00%</b> Introductory APR for the first 15 monthly billing cycles following account opening when balance is transferred within the first 60 days following account opening. After that, your APR will be <b>10.24% to 20.24%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| <b>Paying Interest</b>  | Your payment 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 of each month. We will begin charging interest on cash advances, convenience check advances and balance transfers on the transaction date.      |
| <b>Minimum Interest Charge</b>  | If you are charged interest, the charge will be no less than \$0.50  |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</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>  |

### Fees

|  |   |
|--|---|
| <b>Annual Fee</b>                        | <b>NONE</b>   |
| <b>Transaction Fees:</b>                 |   |
| <b>Balance Transfer Fee</b>              | Either <b>\$10.00</b> or <b>4%</b> of the amount of each transaction, whichever is greater. |
| <b>Cash Advance Fee</b>                  | Either <b>\$10.00</b> or <b>4%</b> of the amount of each transaction, whichever is greater. |
| <b>Convenience Check Advance Fee</b>     | Either <b>\$10.00</b> or <b>4%</b> of the amount of each transaction, whichever is greater. |
| <b>Overdraft Protection Transfer Fee</b> | <b>\$10.00</b>  |
| <b>Foreign Transaction Fee</b>           | <b>3%</b> of the amount of each foreign transaction after its conversion into U.S. Dollars. |
| <b>Penalty Fees:</b>                     |   |
| <b>Late Payment Fee</b>                  | Up To <b>\$35.00</b>  |

### Disclosures

**How We Calculate Your Balance:** We use a method called the average daily balance method (including new purchases).

**Loss of Introductory APR:** If you make a late payment, we may end offering you a lower introductory APR and begin charging you the higher APR (for both Purchases and Balance Transfers) that is specified in the table above and scheduled to take effect after the introductory APR is no longer effective.

Subject to credit approval.

For help, call us at 1-800-539-9055.