

INTEREST RATES AND INTEREST CHARGES			
	Embark Rewards	Secure	Explore Rewards
Annual Percentage Rate (APR) for Purchases and Balance Transfers	18.00%	16.00%	13.24% - 18.00% This rate will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Cash Advances	18.00%		
Penalty APR and When it Applies	18% This APR may be applied to your account if your minimum monthly payment is more than 60 days late. How long with the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make two consecutive minimum payments when due.		
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 any interest on the portion of the purchases balance that you pay by the due date each month.		
For Credit Card Tips from the Federal Reserve Board	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	None		
Transaction Fees			
• Foreign Transaction Fee	1% of the US dollar amount of the foreign transaction		
Penalty Fees			
• Late Payment Fee	Up to \$27		
• Return Check Fee	Up to \$30		
OTHER FEATURES			
Loan Protection	If you elect to obtain the optional loan protection coverage and pay the monthly protection fees, we will cancel your payments and outstanding balance if you die, become disabled or become involuntarily unemployed.		

How We Will Calculate Your Balance: We use a method called “average daily balance” (including new purchases).

These rates and terms are effective as of February 17, 2026 and are subject to change at any time.