

Effective as of May 21st, 2024

Arro Mastercard® Credit Card

Rates and Fees Table

This Rates and Fees Table shows rates, fees, and other important information about your Arro Mastercard® Credit Card Account and is part of your Arro Mastercard® Credit Card Cardholder Agreement (“Agreement”).

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	16.00%*
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 www.consumerfinance.gov/learnmore .

Fees

Membership Fee	Based on your initial credit limit**, the fee for the first year will be: \$50: \$12 annually for the first year \$100: \$24 annually for the first year \$200: \$36 annually for the first year After the first year, the fee will be \$36 annually.
Transaction Fees	N/A
Penalty Fees • Late Payment • Returned Payment • Overlimit	Up to \$8 \$1 None

How Will We Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See the Agreement for more detail.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Agreement.

***Daily Periodic Rate:** 0.04384%

******You may receive a promotional membership fee for the first year lower than this rate