Current Build Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**0.00%**
Annual Percentage Rate (APR) for Balance Transfers	**Not allowed.**
Annual Percentage Rate (APR) for Cash Advances	**0.00%**
Paying Interest	There is no interest charged on your account.
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** https://www.consumerfinance.gov/learnmore

Current Build Card Fees[1]	
Annual Fee	**$0.00**
Transaction Fees	
Out of Network ATM Usage Fee	**$2.50** (per transaction) at all non-All-Point® network ATMs for cash advances.[2] Transactions at most All-Point® network ATMs are fee-free. To see if an ATM qualifies for fee-free ATM transactions, please check the Mobile App.
Foreign Transaction Fee	**3%** of the full transaction amount (minimum **$0.50**)

[1] Fees subject to change with appropriate notice. See Current Build Credit Card Agreement for further information.

[2] If you use an ATM that is not an Allpoint ATM, including for a Cash Advance or balance inquiry, you may be charged a fee by the ATM operator even if you do not complete a transaction. This ATM fee is a third-party fee amount assessed by the individual ATM operator only and is not assessed by us. This ATM fee amount will be charged to your Credit Account.

How We Will Calculate Your Balance

To calculate your balance, we begin with the outstanding balance from the previous billing cycle, and add purchases, transactions, and any applicable fees and other charges posted to your Account associated with your Card from the current billing cycle. We subtract any payments we receive and credits that we post.

Billing Rights

Information on your rights to dispute transactions and how to exercise those rights is provided in the Current Build Credit Card Agreement.