

**The Money Team VISA Card Terms and Conditions.** The Money Team Visa Card is issued by Stride Bank, N.A. pursuant to a license from Visa® U.S.A. Inc.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**We may change Annual Percentage Rates ("APRs"), fees, and other Account terms in the future based on your experience with Stride Bank, N.A. and its affiliates as provided under The Money Team VISA Card Agreement and applicable law.**

We apply your minimum payment to balances with lower APRs first, including promotional APRs. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances.

## Disclosure of Credit Card Terms

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.74% to 32.24%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>12.74% to 33.49%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<p><b>35.99%</b></p> <p>This APR may be applied to your account if you fail to make a payment within 60 days of the date it is due or for any other Account default under the terms of your agreement.</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for a failure to make a payment, the Penalty APR will apply until you make the next six consecutive minimum payments when due, or as otherwise required by law. If your APRs are increased for any other Account default under the terms of your agreement, such APRs will be applied indefinitely to all new transactions that occur after such default.</p>
<b>How to Avoid Paying Interest on your purchases</b>	Your due date is at least 21 days after the close of each billing cycle ("Payment Due Date"). We will not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	None
<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> <ul style="list-style-type: none"> <li>Annual Membership Fee</li> </ul>	<b>\$0</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Cash Advance</li> <li>Foreign Transaction</li> </ul>	<p>Either <b>5%</b> of the amount of each advance or <b>\$10.00</b>, whichever is greater.</p> <p><b>3%</b> of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency.</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Return Payment</li> </ul>	<p>Up to <b>\$35.00</b>.</p> <p>Up to <b>\$35.00</b>.</p>

**How We Will Calculate Your Balance:** We use a method called Average Daily Balance (including new transactions). See your The Money Team VISA Card Agreement for more details.

**Rush Card Fee:** We will charge you \$20 if you request us to expedite mailing of a physical access device or Card to you. You may obtain your Card without incurring an additional expense if you do not request expedited mailing.

The information about the costs of the Card described in this application is accurate as of 4/2025. This information may have changed after this date. To find out what may have changed, call us at 866-611-1857 (we accept relay calls) or write to us at Wilshire Commercial Capital, P.O. Box 76809, Los Angeles, CA 90076.

**How Variable Interest Rates Are Determined:** Your interest rate is a variable rate and is determined by a combination of the Prime Rate (which may vary) added to a margin (which does not change). Because the Prime Rate may vary, your variable interest rate will go up or down if the Prime Rate changes. If you are granted an Account, the following rates on the Account are variable: Purchase Rate; Cash Advance Rate; Penalty Rate. More information is available in The Money Team Visa Card Agreement.

**Notice to California Residents:** An applicant, if married, may apply for a separate account. Applicants: (1) may, after credit approval, use the credit card account up to its credit limit; and (2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**Notice to Delaware Residents:** Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. You may pay more than the minimum payment due, up to your entire outstanding balance, at any time.

**Notice to Illinois Residents:** No applicant may be denied a credit card on account of race, religion, national origin, ancestry, age (between 40 and 70), sex, marital status, physical or mental handicap unrelated to the ability to pay or unfavorable discharge from military service. The applicant may request the reason for rejection of his or her application for a credit card. No person needs to reapply for a credit card solely because of a change in marital status unless the change has caused a deterioration in the person's financial position. A person may hold a credit card in any name permitted by law that he or she regularly uses or is known by, so long as no fraud is intended thereby.

**Notice to Kentucky Residents:** You may pay the unpaid balance of your account in whole or in part at any time.

**Notice to New York Residents:** You may contact the New York State Department of Financial Services by telephone at (800) 342-3736 or visit its website at [www.dfs.ny.gov](http://www.dfs.ny.gov) for free information on comparative credit card rates, fees and interest-free periods.

Consumer reports may be requested in connection with this application. Additional consumer reports may be requested with respect to any extension or renewal of this obligation. Upon request, you will be informed whether or not a consumer report was requested and, if it was, of the name and address of the consumer reporting agency that furnished the report.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Oregon Residents:** Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. You may pay more than the minimum payment due, up to your entire outstanding balance, at any time.

**Notice to Utah Residents:** As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**Notice to Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin statutes or court decree under section 766.70, adversely affects our interest unless we, prior to the time the credit is granted or an open-end credit plan is entered into, are furnished a copy of the agreement, decree or court order, or have actual knowledge of the adverse provision. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.

## IMPORTANT TERMS AND APPLICATION AGREEMENT

### Customer Affirmation of Intent to Apply

Our Privacy Policy can be viewed at <https://myaccount.wilshireconsumer.com/wccWebsite/views/Privacy-Policy.jsp>.

By submitting this application, you understand and agree that Stride Bank, N.A. ("we," "us" or "our"), as the creditor and issuer of your Account, will rely on the information provided here in making this credit decision, and you certify that such information is accurate and complete to the best of your knowledge. If we open an Account based on this Application, you will be individually liable for all authorized charges and for all fees referred to in the most recent The Money Team VISA Card Agreement, which may be amended from time to time. We may request consumer credit reports about you for evaluating this Application and in the future for reviewing Account credit limits, for Account renewal, for servicing and collection purposes and for other legitimate purposes associated with your Account. Upon your request, we will inform you if a consumer report was requested and, if it was, provide you with the name and address of the consumer reporting agency that furnished the report. By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications—including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system—from us and our affiliates and agents at that number.

This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider. By submitting this Application, you also agree that we may verify your employment, income, address and all other information provided with other creditors, credit reporting agencies, employers, third parties and through records maintained by federal and state agencies (including state motor vehicle departments) and waive any rights of confidentiality you may have in that information under applicable law. You agree that, in order to open and administer the Account that may be established as a result of this Application, we and the correspondent financial institution, Wilshire Commercial Capital that solicited this Application may share certain information about you and your ongoing Account activity. By submitting this application, you certify that you read and understood the disclosures here and you agree to the terms of this Application.

Wilshire Commercial Capital is not a bank. The creditor of these accounts is Stride Bank, N.A. The Money Team Visa Card is issued by Stride Bank, N.A. pursuant to a license from Visa USA, Inc. Visa is a registered trademark of Visa USA, Inc.

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