Welcome to Profinium

PROFINIUM CONSUMER CREDIT CARD APPLICATION DISCLOSURE

You'll find the terms of your credit card here. This is a contract that starts as soon as you sign or use the card.

For each underlined word or phrase, the definition in the Consumer Financial Protection Bureau Definition of Credit Card Terms is part of your contract.

These definitions are available at www.cfpb.gov or www.profinium.com. Or call 1-800-254-6197 for a free printed copy.

1. Costs

You may use your card for purchases, cash advances, or balance transfers.

What are the charges?

Introductory Annual Percentage Rate[1] (APR) for 6 months on purchases and balance transfers	**0.00% APR→**	Range of APR on purchases 6 months after account opening date. APR is variable~	**14.00% - 18.00% APR**
Range of APR on balance transfers 6 months after account opening date. APR is variable~	**14.00% - 18.00% APR +**	Balance transfer fee (per transaction)	**3.00% of the balance transfer**
Range of APR on cash advances. APR is variable~	**14.00% -18.00% APR +**	Cash advance fee (per transaction)	**The greater of 3.00% of the cash advance or $1.00**
Penalty APR* If your payment is late three or more consecutive months, the APR will increase to 18.00%.	**18.00% APR**	Late payment fee if payment is paid late or payment is returned.	**The greater of 5.00% of the payment or $9.36, not to exceed $30.00**
Foreign currency transaction fee	**None**	Returned payment fee	**$30.00**
Over the limit fee	**None**	Rush card fee	**$27.00**
Annual fee	**None**	Replacement card fee	**$10.00**

[1]INTRODUCTORY INTEREST RATE (for new purchases and balance transfers) – From the account-opening date, the introductory interest rate will be 0.00% APR Fixed for six months. After the introductory period, 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. The following rates on the account are variable: Non-Introductory Purchase rate; Non-Introductory Balance Transfer Rate; Cash Advance Rate. More information is available in your account agreement.

~Your APRs are variable, except the Penalty interest rate. Because the Prime Rate can change, your variable interest rate—and therefore your payment—may increase or decrease accordingly. From the 1st day of each billing period, we apply APRs based on the published prime rate 10 business days before the beginning of that billing period. To determine your APRs, we add to the prime rate: 7.00 – 16.00 percentage points or the maximum allowed by law for purchases, balance transfers, and for cash advances, based on your creditworthiness.

What do I have to pay and when?

We will send your bill to the address on file. You agree to pay all authorized charges on the bill, including interest and fees. You agree to pay us for charges that we allow over your credit limits. You must pay at least the minimum payment by the due date stated on each bill. Your minimum payment will be greater of 3.00% of your statement balance or $25.00.

We choose which balances to pay with the minimum payment. We apply payments above the minimum to balances with the highest APRs first.

You must pay in U.S. dollars, without restrictive terms, and according to all the other standard payment instructions. Mailed payments should be sent to PO Box 650789, Dallas, TX 75265-0789.

What if I pay late?

We will assess a late fee if we do not receive at least the Minimum Payment Due shown on your Statement by 15 days after the Statement due date. The late fee is calculated by multiplying the delinquent amount by 5.00%, with a minimum amount of $9.36 and a maximum amount of $30.00.

In addition, if you make a late payment, you will be in default, and you may be subject to interest rate increases.

*If you are late three or more consecutive months, the APR will increase to 18.00%. If you make six consecutive on-time payments your APR will return to your stated APR.

How is interest calculated?

We calculate interest using the average daily balance method. This means that interest compounds daily. Your due date is 25 days after the close of each billing cycle. We will not charge you interest on purchases or balance transfers if you pay your full account balance by the due date each month. This is called a grace period. If you do not take advantage of the grace period, we will charge interest the day your purchase or balance transfer post to your account. You pay interest on cash advances from the date of the transaction.

2. Changes

This information is accurate as of 11.09.2026. The information may have changed after that date. To find out what may have changed, write to us at 105 Lake Ave, Fairmont, MN 56031. We can change some of your rates and other terms in accordance with the law. This table shows some of the possible changes. Written notice will explain how changes apply. You cannot change the terms of this agreement.

Type of Change	What may trigger change	Advance notice
Penalty interest rate applies to all balances and new transactions.	Past due three or more consecutive months	30 days
Introductory rate.	A promotional rate ends or the prime rate changes. After that, any reason	Promotional rate ends or prime rate changes, no notice.
Increase or decrease to credit limits	Any reason	None
Some fees and other terms	Can change for any reason	Up to 45 days for certain fee and minimum payment changes

3. Additional Information

Some of our rights

We reserve the right to not allow charges, including a recurring charge that we previously allowed.

If we sue you to collect debt owing on the account, you agree to pay us reasonable attorneys' fees and costs.

We may assign the contract to another company without notice.

We can close the account at any time without notice. If we close the account, you must still pay all outstanding amounts on the account. Interest will continue to accrue on your unpaid balance.

If we close the account or if you default, we can demand immediate payment in full.

Some of your rights

You have the right to close the account by written request to Profinium, Inc., 105 Lake Ave, Fairmont, MN 56031, phone 800-254-6197, or by visiting a branch. You must pay all outstanding amounts on the account. Interest will continue to accrue on your unpaid balance.

You have the right to dispute charges on your bill, including billing errors, unauthorized charges or charges for unsatisfactory goods or services.

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.

How are billing and other disputes handled?

If your bill has an error or a charge you did not authorize, you must tell us in writing within 60 days after you get that bill. You must follow all instructions on that bill. If we find no error after investigation, you owe us the original amount plus applicable interest and fees.

If you are not satisfied with a purchase, you may not have to pay if you contact us in writing before paying us for that purchase. You must follow all dispute instructions on your bill and assign to us your claim against the merchant.
The Billing Rights Notice further explains your rights.

What are the other terms for this agreement?

Other defined terms in this contract are: "We" or "us" means Profinium, Inc. and any and all affiliates, parents, subsidiaries, and directors, officers and employees of same. "You" means yourself and any authorized users of the account.

We do not guarantee that your card will be accepted when you attempt to use it.

You cannot assign the contract.

If any part of this agreement is found to be unenforceable, the rest will remain in effect.

Do not exceed your credit limits.

Federal law and the law of MN will govern all disputes between us about this account.

Privacy

We may report information about you to credit reporting agencies.

We may share information about the account with authorized users.

We may contact you by different means, as allowed by law.

The Privacy Notice further explains how we may share your data.