



SIERRA PRIME LINE

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Balance Transfers	10.250% This APR will vary with the market based on the Bank of the Sierra Prime Rate.
Penalty APR and When It Applies	15.250% This APR will vary with the market based on the Bank of the Sierra Prime Rate. This APR may be applied to your account if you make a late payment. How Long Will the Penalty APR Apply? If your APR is increased for this reason, the Penalty APR will apply indefinitely.
Paying Interest	You will be charged interest from the transaction date.
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 http://www.consumerfinance.gov/learnmore

Fees	
Set-up and Maintenance Fees	
Annual Fee	\$150
Loan Origination Fee	\$100 (one-time fee)
Penalty Fees	
Late Payment	If a payment of at least the amount of the minimum required payment is not received within 10 days after the closing date subsequent to the payment due date, a late charge of 5% of the payment amount shall be imposed, though in no event shall this late charge exceed \$10.00.
Returned Payment	\$32

