

**IMPORTANT CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of October 1, 2024. You can call Us at (303) 471-7625 or write Us at 8195 Southpark Lane, Littleton, CO 80120 to inquire if any changes have occurred since the effective date. You may also visit Our website at [www.redrocks.org](http://www.redrocks.org).

**Interest Rate and Interest Charges**

<p><b>Annual Percentage Rate (APR) For Purchases</b></p>	<p>VISA Signature Rewards: <u>16.65</u> %  This APR will vary with the market based on the Prime Rate.  VISA Platinum Rewards: <u>16.65</u> %  This APR will vary with the market based on the Prime Rate.</p>
<p><b>Annual Percentage Rate (APR) For Balance Transfers</b></p>	<p>VISA Signature Rewards: <u>16.65</u> %  This APR will vary with the market based on the Prime Rate.  VISA Platinum Rewards: <u>16.65</u> %  This APR will vary with the market based on the Prime Rate.</p>
<p><b>Annual Percentage Rate (APR) For Cash Advances</b></p>	<p>VISA Signature Rewards: <u>16.65</u> %  This APR will vary with the market based on the Prime Rate.  VISA Platinum Rewards: <u>16.65</u> %  This APR will vary with the market based on the Prime Rate.</p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge You interest on purchases if You pay Your entire balance owed each month by the payment due date.</p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><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>.</b></p>

**Fees**

<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<p>Either <b>\$10.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater (maximum fee: <b>\$75.00</b>)  <b>1.00%</b> of each foreign currency transaction in U.S. dollars.  <b>0.80%</b> of each U.S. Dollar transaction that occurs in a foreign country.</p>
<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> <li>• Over-The-Credit Limit</li> </ul>	<p>Up to <b>\$15.00</b>  Up to <b>\$30.00</b>  Up to <b>\$15.00</b></p>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.