

Notice to our customers - Changes to Credit Card Rates

We periodically review our credit card accounts and adjust fee structures to reflect market conditions and client usage. Please be advised that effective January 1, 2020, the following adjustments will be made to our Schedule of Rates and Fees for credit cards:

CARD TYPE	Existing AIR (up to December 31 st)	New AIR (from January 1 st 2020)
MASTERCARD AADVANTAGE	Merchandise Rate: 22.99% Cash Rate: 25.99%	Merchandise Rate: 23.99% Cash Rate: 26.99%
MASTERCARD GOLD	Merchandise Rate: 21.50% Cash Rate: 24.00%	Merchandise Rate: 22.50% Cash Rate: 25.00%
MASTERCARD AERO PLATINUM	Merchandise Rate: 21.50% Cash Rate: 24.00%	Merchandise Rate: 22.50% Cash Rate: 25.00%
MASTERCARD STANDARD	Merchandise Rate: 21.50% Cash Rate: 24.00%	Merchandise Rate: 22.50% Cash Rate: 25.00%

Please reach out to us via your branch representative or 426-7000 should you require further details.

These changes will be reflected in our [Schedule of Rates and Fees](#) from January 1st, 2020.