



## CURRENCY CONVERSION AND CROSS-BORDER TRANSACTION FEES

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If you effect a transaction with your Card in a currency other than US Dollars, MasterCard will convert the charge into a US Dollar amount. The MasterCard currency conversion procedure includes use of either:

- a government-mandated exchange rate, or
- a whole sale exchange rate selected by MasterCard

The exchange rate MasterCard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

MasterCard charges us a Currency Conversion Assessment of 20 basis points (0.20% of the transaction) for performing the currency conversion. In addition, MasterCard charges us an Issuer Cross-Border Assessment of 90 basis points (0.90% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion.

A cross-border transaction is a transaction processed through the Global Clearing Management System or the MasterCard Debit Switch in which the country of the merchant is different than the country of the cardholder.

\*Note: Cross-Border Transaction Fees and Currency Conversion Assessments may apply. For more information, please contact customer service at (866) 580-7262.