



UPDATED – AUG 8, 2025

Robinhood Gold Visa® Card

Issued by Coastal Community Bank

Rates and Fees Table

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	29.99% – 32.99% This APR will vary with the market based on the Prime Rate.*
APR for Balance Transfers	29.99% – 32.99% This APR will vary with the market based on the Prime Rate.*
APR for Cash Advances	29.99% – 32.99% This APR will vary with the market based on the Prime Rate.*
APR for APR-Based Pay Over Time Plans	29.99% – 32.99% This APR will vary with the market based on the Prime Rate.*
Plan Fee for Fixed-Fee Pay Over Time Plans (Fixed Finance Charge)	A monthly fee of up to 2.00% of each purchase placed in a Fixed-Fee Pay Over Time Plan based on the Pay Over Time Plan duration, the APR that would otherwise apply to the purchase, and other factors.**

Penalty APR and When It Applies	None.
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire Adjusted Statement Balance by the Payment Due Date of each billing cycle. If you do not pay your entire Adjusted Statement Balance by the Payment Due Date each billing cycle, you will pay interest on your purchases from the date they are posted to your account. We will begin charging interest on cash advances and balance transfers on the transaction date or the first day of the billing cycle in which the transaction is posted, whichever is later. We will begin charging interest on APR-Based Pay Over Time Plans on the day after the APR-Based Pay Over Time Plan is created.
Minimum Interest Charge	None.
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 www.consumerfinance.gov/learnmore.
Fees	
Annual Fee	None with Robinhood Gold membership.
Transaction Fees	
Balance Transfers	None.
Cash Advance	Either \$10 or 5% of the amount of each transaction, whichever is greater.
Foreign Transactions	None.
Penalty Fees	
Overlimit	None.
Late Payment	Up to \$40.

Returned Payment	Up to \$40.
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How We Will Calculate Your Balance

We use a method called “Average Daily Balance (including new transactions).” See your Cardholder Agreement for more details.

Billing Rights

Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement

*How We Calculate Variable Rates

We calculate variable APRs by adding a margin of 29.99% – 32.99% for Purchases, Balance Transfers and APR-Based Pay Over Time and 29.99% – 32.99% for Cash Advances to the Prime Rate. The “Prime Rate” is the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal two business days (not weekends or federal holidays) before the first day of your billing cycle. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as the first day of your next billing cycle after the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

**Plan Fee for Fixed-Fee Pay Over Time Plans

The Plan Fee is a fixed finance charge that will be charged each billing cycle that a Fixed-Fee Pay Over Time Plan is active until it is paid in full. The dollar amount of your Plan Fee will be calculated and disclosed to you at the time you create the Fixed-Fee Pay Over Time Plan. Fixed-Fee Pay Over Time Plans will not be subject to interest after Plan creation.

Daily Periodic Rates

The daily periodic rates for your Purchase and Balance Transfer APRs is , Cash Advance APR is and APR-Based Pay Over Time Plan APR is .

Replacement Card Fee

We have the right to charge you a replacement card fee of up to \$40 per card (or such lesser amount as required by law) each time you request a replacement card.