

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 August 3, 2023. You can call Us at (800) 933-2029 or write to Us at P.O. Box 1089, Austin, TX 78767 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases

Mastercard Classic Secured: 14.99 %

Mastercard Platinum: 0.00 % introductory APR for 12 months (except for borrowers who have had a Credit Card with Us in the past).
After that Your APR will be: 12.50 % - 18.00 % based on Your creditworthiness at the time You establish Your Account. This APR may vary with the market based on the Prime Rate.

Mastercard Platinum Rewards: 0.00 % introductory APR for 12 months (except for borrowers who have had a Credit Card with Us in the past).
After that Your APR will be: 16.50 % - 18.00 % based on Your creditworthiness at the time You establish Your Account. This APR may vary with the market based on the Prime Rate.

Annual Percentage Rate (APR) For Balance Transfers

Mastercard Classic Secured: 14.99 %

Mastercard Platinum: 0.00 % introductory APR for 12 months (except for borrowers who have had a Credit Card with Us in the past).
After that Your APR will be: 12.50 % - 18.00 % based on Your creditworthiness at the time You establish Your Account. This APR may vary with the market based on the Prime Rate.

Mastercard Platinum Rewards: 0.00 % introductory APR for 12 months (except for borrowers who have had a Credit Card with Us in the past).
After that Your APR will be: 16.50 % - 18.00 % based on Your creditworthiness at the time You establish Your Account. This APR may vary with the market based on the Prime Rate.

Annual Percentage Rate (APR) For Cash Advances

Mastercard Classic Secured: 16.99 %

Mastercard Platinum: 12.50 % - 18.00 % based on Your creditworthiness at the time You establish Your Account.
This APR may vary with the market based on the Prime Rate.

Mastercard Platinum Rewards: 16.50 % - 18.00 % based on Your creditworthiness at the time You establish Your Account.
This APR may vary with the market based on the Prime Rate.

Penalty APR And When it Applies

12.50 % - 18.00 %

This Penalty APR (the non-introductory APR) may be applied to Your Account during the Introductory Rate period if:
1) You make a late payment.

How Long Will The Penalty APR Apply? If Your APRs are increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will apply indefinitely unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.

How to Avoid Paying Interest On Purchases

We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing 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

Annual Fee

Mastercard Classic Secured: **\$20.00**

Transaction Fees

- Balance Transfer
- Cash Advance
- Foreign Transaction

Except during any introductory rate period, **2.00%** of each transfer (**\$5.00** minimum)
3.00% of each advance (**\$5.00** minimum)
1.00% of each foreign currency transaction in U.S. dollars.
1.00% of each U.S. Dollar transaction that occurs in a foreign country.

Penalty Fees

- Returned Payment
- Late Payment

Up to **\$28.00**
Up to **\$28.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end Your Introductory APR and apply the Penalty APR if You make a late payment.