

**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 May 1, 2017. 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**

<p><b>Annual Percentage Rate (APR) For Purchases</b></p>	<p>MasterCard Classic Secured: <b>14.99%</b></p> <p>MasterCard Platinum: <b>0.00%</b> introductory APR for six months (except for borrowers who have had a Credit Card with Us in the past). After that Your APR will be: <b>7.99% - 15.99%</b> based on Your creditworthiness at the time You establish Your Account.</p> <p>MasterCard Platinum Rewards: <b>0.00%</b> introductory APR for six months (except for borrowers who have had a Credit Card with Us in the past). After that Your APR will be: <b>9.49% - 17.49%</b> based on Your creditworthiness at the time You establish Your Account.</p>
<p><b>Annual Percentage Rate (APR) For Balance Transfers</b></p>	<p>MasterCard Classic Secured: <b>14.99%</b></p> <p>MasterCard Platinum: <b>0.00%</b> introductory APR for six months (except for borrowers who have had a Credit Card with Us in the past). After that Your APR will be: <b>7.99% - 15.99%</b> based on Your creditworthiness at the time You establish Your Account.</p> <p>MasterCard Platinum Rewards <b>0.00%</b> introductory APR for six months (except for borrowers who have had a Credit Card with Us in the past). After that Your APR will be: <b>9.49% - 17.49%</b> based on Your creditworthiness at the time You establish Your Account.</p>
<p><b>Annual Percentage Rate (APR) For Cash Advances</b></p>	<p>MasterCard Classic Secured: <b>16.99%</b></p> <p>MasterCard Platinum: <b>0.00%</b> introductory APR for six months (except for borrowers who have had a Credit Card with Us in the past). After that Your APR will be: <b>7.99% - 15.99%</b> based on Your creditworthiness at the time You establish Your Account.</p> <p>MasterCard Platinum Rewards <b>0.00%</b> introductory APR for six months (except for borrowers who have had a Credit Card with Us in the past). After that Your APR will be: <b>9.49% - 17.49%</b> based on Your creditworthiness at the time You establish Your Account.</p>
<p><b>How to Avoid Paying Interest On Purchases</b></p>	<p>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.</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>Annual Fee</b></p>	<p>MasterCard Classic Secured: <b>\$20.00</b></p>
<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<p>For MasterCard Classic Secured, <b>2.00%</b> of each advance (<b>\$10.00</b> minimum) Except MasterCard Classic Secured, <b>1.00%</b> of each advance (<b>\$10.00</b> minimum) <b>1.00%</b> of each foreign currency transaction in U.S. dollars. <b>1.00%</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>• Returned Payment</li> <li>• Late Payment</li> </ul>	<p>Up to <b>\$30.00</b> Up to <b>\$20.00</b></p>

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