

| Interest Rates and Interest Charges  |  | Visa and MasterCard    |
|--|--|------------------------|
| <b>Annual Percentage Rate (APR) for Purchases</b>  |  | <b>15.00%</b><br>Fixed |
| <b>APR for Balance Transfers</b>   |  | <b>15.00%</b><br>Fixed |
| <b>APR for Cash Advances</b>   |  | <b>15.00%</b><br>Fixed |
| <b>Penalty APR and When it Applies</b>   | None   |                        |
| <b>Paying Interest</b>   | Your due date is at least <b>25</b> days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances and/or balance transfers on the transaction date.                                   |                        |
| <b>Minimum Interest Charge</b>   | If you are charged interest, the charge will be no less than <b>\$0.00</b>   |                        |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>  | To learn more about factors to consider when applying for or using a credit card, visit the web site of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .  |                        |
| Fees   |  | Visa and MasterCard    |
| <b>Annual Fee</b>  |  | Up to <b>\$12</b>      |
| <b>Transaction Fees</b>  |  |                        |
| <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Fees</li> </ul>         | <p><b>None</b></p> <p><b>None</b></p> <p>Up to <b>1%</b> of each transaction in U.S. dollars</p>   |                        |
| <b>Penalty Fees</b>  |  |                        |
| <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit-Line</li> <li>• Returned Payment</li> </ul> | <p>Up to <b>\$10</b></p> <p><b>None</b></p> <p><b>None</b></p>   |                        |
| <b>Other Fees</b>  |  |                        |
| <ul style="list-style-type: none"> <li>• Phone Payment</li> <li>• Minimum Payment</li> <li>• Re-Issue Plastic</li> </ul>     | <p>1) No charge for automated payments</p> <p>2) <b>\$10</b> if assisted by a live representative</p> <p>1) <b>5%</b> of the Balance Due (Minimum = <b>\$25</b>) for Consumer Cards</p> <p>2) <b>100%</b> of the Balance Due for Business Cards</p> <p>1) <b>\$5</b> Regular Mail</p> <p>2) <b>\$15</b> Express Mail</p> |                        |

**How We Will Calculate Your Balance:** We use a method called “average daily balance” (including new purchases). \*An explanation of this method is provided in your account agreement.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Others:** All contents are accurate as of January 2015. For charges that may have occurred after printing, please call 1-888-721-3650.

**Purchase APR:** Your Purchase rate is **15%**. The monthly periodic rate of FINANCE CHARGES is 1/12<sup>th</sup> of the APR or **1.25%**.

**Balance Transfer APR:** Your Balance Transfer rate is **15%**. The monthly periodic rate of FINANCE CHARGES is 1/12<sup>th</sup> of the APR or **1.25%**.

**Cash APR:** Your Cash rate is **15%**. The monthly periodic rate of FINANCE CHARGES is 1/12<sup>th</sup> of the APR or **1.25%**.