

Credit Card Disclosure

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	MasterCard Platinum: 9.99% - 18.00% when you open your account, based on your creditworthiness. Secured MasterCard Platinum: 9.99% - 18.00% when you open your account, based on your creditworthiness.
Annual Percentage Rate For Balance Transfers	MasterCard Platinum: 9.99% - 18.00% when you open your account, based on your creditworthiness. Secured MasterCard Platinum: 9.99% - 18.00% when you open your account, based on your creditworthiness.
Annual Percentage Rate For Cash Advances	MasterCard Platinum: 9.99% - 18.00% when you open your account, based on your creditworthiness. Secured MasterCard Platinum: 9.99% - 18.00% when you open your account, based on your creditworthiness.
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction 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	
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$25.00 Up to \$29.00

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

Billing Rights: Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.