

PRICING INFORMATION ADDENDUM CREDIT LINE ACCOUNT AGREEMENT AND DISCLOSURE

THIS IS YOUR ADDENDUM THAT CONTAINS PRICING INFORMATION FOR YOUR MASTERCARD, STUDENT MASTERCARD, SECURED MASTERCARD, PREMIER PRIVILEGES REWARDS MASTERCARD, AND PREMIER FIRST REWARDS MASTERCARD CREDIT CARDS. PLEASE BE CERTAIN TO READ THIS ADDENDUM CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	Mastercard: 0.00% introductory APR for 6 months. After that, Your APR will be 15.99% – 22.99% based on Your creditworthiness and will vary with the market based on the Prime Rate. Student Mastercard: 0.00% introductory APR for 6 months. After that, Your APR will be 15.25% and will vary with the market based on the Prime Rate. Secured Mastercard: 16.65% – 23.65% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate. Premier Privileges Rewards Mastercard: 0.00% introductory APR for 6 months. After that, Your APR will be 15.99% – 25.49% based on Your creditworthiness.
Annual Percentage Rate (APR) For Balance Transfers	Mastercard: 0.00% introductory APR for 6 months. After that, Your APR will be 15.99% – 22.99% based on Your creditworthiness and will vary with the market based on the Prime Rate. Student Mastercard: 0.00% introductory APR for 6 months. After that, Your APR will be 15.25% and will vary with the market based on the Prime Rate. Secured Mastercard: 16.65% – 23.65% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate. Premier Privileges Rewards Mastercard: 0.00% introductory APR for 6 months. After that, Your APR will be 15.99% – 25.49% based on Your creditworthiness.
Annual Percentage Rate (APR) For Cash Advance	Mastercard: 0.00% introductory APR for 6 months. After that, Your APR will be 15.99% – 22.99% based on Your creditworthiness and will vary with the market based on the Prime Rate. Student Mastercard: 0.00% introductory APR for 6 months. After that, Your APR will be 15.25% and will vary with the market based on the Prime Rate. Secured Mastercard: 16.65% – 23.65% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate. Premier Privileges Rewards Mastercard: 0.00% introductory APR for 6 months. After that, Your APR will be 15.99% – 25.49% based on Your creditworthiness.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge You any interest on purchases if You pay Your entire balance by the due date each month. For all Feature Categories We will begin charging interest on balance transfers and cash advances on the transaction date.

SEE PAGE 2 for more important information about Your Account

Fees	
Transaction Fees - Foreign Transaction - Cash Advance	For Credit Cards (except Premier Privileges Rewards Mastercard), 1.00% of each foreign currency transaction in U.S. Dollars. For Credit Cards (except Premier Privileges Rewards Mastercard), 1.00% of each U.S. Dollar transaction that occurs in a foreign country. The greater of 3.00% of each transaction or \$3.00 .
Penalty Fees Late Payment	Up to \$15.00

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.

SEE PAGE 1 for more important information about Your Account

CREDIT CARD FINANCE CHARGES

The balances subject to the periodic Finance Charge are the average daily balances outstanding during the billing cycle. The Finance Charge for a billing cycle is computed by applying the Daily Periodic Rate to the average daily balance during the billing cycle. To get the average daily balance, We take the beginning balance of Your Account each day, add any new purchases, balance transfers, cash advances, insurance premiums, debit adjustments and any applicable fees, and subtract any payments, credits and unpaid Finance Charges or Late Fees. Then, We add up all the daily balances for the billing cycle and divide them by the number of days in the billing cycle which We multiply by the Daily Periodic Rate. These daily Finance Charges are then added together and the sum is the amount of Your total new Finance Charge due.

You can avoid Finance Charges on purchases by paying the full amount of the entire balance owed each month within 25 days of Your statement closing date. Otherwise, the new balance of purchases, and subsequent purchases from the date they are posted to Your Account, will be subject to a Finance Charge. Balance transfers and cash advances are always subject to a Finance Charge from the later of the date they are posted to Your Account or from the first day of the billing cycle in which the transaction is posted to Your Account.

Your Mastercard is subject to a discounted introductory Daily Periodic Rate of 0.000000% (corresponding to an **ANNUAL PERCENTAGE RATE** of 0.00%) for the initial six-month period. Upon the expiration of the introductory rate period, Your Daily Periodic Rate will increase to 0.043808% - 0.062986% (corresponding to an **ANNUAL PERCENTAGE RATE** of 15.99% - 22.99%), depending on Your creditworthiness.

Your Student Mastercard is subject to a discounted introductory Daily Periodic Rate of 0.000000% (corresponding to an **ANNUAL PERCENTAGE RATE** of 0.00%) for the initial six-month period. Upon the expiration of the introductory rate period, Your Daily Periodic Rate will increase to 0.041780% (corresponding to an **ANNUAL PERCENTAGE RATE** of 15.25%).

Your Daily Periodic Rate for Secured Mastercard is 0.045616% - 0.064794% (corresponding to an **ANNUAL PERCENTAGE RATE** of 16.65% - 23.65%), depending on Your creditworthiness.

Your Premier Privileges Rewards Mastercard is subject to a discounted introductory Daily Periodic Rate of 0.000000% (corresponding to an **ANNUAL PERCENTAGE RATE** of 0.00%) for the initial six-month period. Upon the expiration of the introductory rate period, Your Daily Periodic Rate will increase to 0.043808% - 0.069835% (corresponding to an **ANNUAL PERCENTAGE RATE** of 15.99% - 25.49%), depending on Your creditworthiness.

VARIABLE RATE (EXCEPT PREMIER PRIVILEGES REWARDS MASTERCARD)

Except Premier Privileges Rewards Mastercard, all advances are subject to a Variable Rate which is based on the Prime Rate as published in the Money Rates Section of The Wall Street Journal on the last day of Your previous billing cycle ("Index") plus Our Margin. The Index plus the Margin equals the Interest Rate. Changes in the Index will cause changes in the Interest Rate on the first day of the billing cycle following any such change in the Index. Increases or decreases in the Interest Rate will cause like increases or decreases in the Finance Charge and will affect the number of regularly scheduled payments that You will be required to make. There is no limit on the amount by which Your Interest Rate can increase.

The Margin for Mastercard will range from 7.99 - 14.99 depending on Your creditworthiness.

The Margin for Student Mastercard is 7.25.

The Margin for Secured Mastercard will range from 8.65 - 15.65 depending on Your creditworthiness.