

| Interest Rates and Interest Charges                                |                                                                                                                                                                                                                                                                                        | MasterCard®            | Gold MasterCard®       |
|--------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|------------------------|
| Annual Percentage Rate (APR) for Purchases                         |                                                                                                                                                                                                                                                                                        | <b>16.80%</b><br>Fixed | <b>13.20%</b><br>Fixed |
| APR for Balance Transfers                                          |                                                                                                                                                                                                                                                                                        | <b>16.80%</b><br>Fixed | <b>13.20%</b><br>Fixed |
| APR for Cash Advances                                              |                                                                                                                                                                                                                                                                                        | <b>16.80%</b><br>Fixed | <b>13.20%</b><br>Fixed |
| Penalty APR and When it Applies                                    | None                                                                                                                                                                                                                                                                                   |                        |                        |
| Paying Interest                                                    | 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. |                        |                        |
| Minimum Interest Charge                                            | None                                                                                                                                                                                                                                                                                   |                        |                        |
| 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 web site of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .                                  |                        |                        |
| Fees                                                               |                                                                                                                                                                                                                                                                                        | MasterCard®            | Gold MasterCard®       |
| Annual Fee                                                         |                                                                                                                                                                                                                                                                                        | <b>\$12.00</b>         | <b>\$24.00</b>         |
| Transaction Fees                                                   |                                                                                                                                                                                                                                                                                        |                        |                        |
| • Balance Transfer                                                 | None                                                                                                                                                                                                                                                                                   |                        |                        |
| • Cash Advances                                                    | None                                                                                                                                                                                                                                                                                   |                        |                        |
| • Foreign Transaction                                              | Up to <b>1.0%</b> of each transaction in US dollars                                                                                                                                                                                                                                    |                        |                        |
| Penalty Fees                                                       |                                                                                                                                                                                                                                                                                        |                        |                        |
| • Late Payment                                                     | Up to <b>\$15.00</b> or <b>5.0%</b> of the delinquent balance                                                                                                                                                                                                                          |                        |                        |
| • Over-the-Credit-Limit                                            | <b>\$10</b> if <b>\$1</b> or more over the credit card limit                                                                                                                                                                                                                           |                        |                        |
| • Returned Payment                                                 | None                                                                                                                                                                                                                                                                                   |                        |                        |
| Other Fees                                                         |                                                                                                                                                                                                                                                                                        |                        |                        |
| • Pay By Phone                                                     | <b>\$10</b> each                                                                                                                                                                                                                                                                       |                        |                        |

**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 along with your new card(s).

\*A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire new balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your previous monthly statement within that 25-day period, a finance charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid finance charges.

A finance charge will be imposed on Cash Advances from the date made, and will continue to accrue on the unpaid average daily balance of such Cash Advances until the date of payment if paid during the same billing cycle, or until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. If the new balance shown on your monthly statement for the prior billing cycle is paid in full within 25 days of the closing date of that statement, no finance charges will be imposed during the current billing cycle for Cash Advances posted to your account during previous billing cycles.

**Military Lending Act:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).