

IMPORTANT DISCLOSURE INFORMATION-MASTERCARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Premier: 12.50 % * This APR will vary with the market based on the Prime Rate Classic: 15.96 % Secured: 18.00 %
APR for Balance Transfers	Premier: 12.50 %* This APR will vary with the market based on the Prime Rate Classic: 15.96 % Secured: 18.00 %
APR for Cash Advances	Premier: 12.50 %* This APR will vary with the market based on the Prime Rate Classic: 15.96 % Secured: 18.00 %
How to Avoid Paying Interest on Purchases	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 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	
Annual Fee	Premier: None Classic: None Secured: None
Transaction Fees	<ul style="list-style-type: none"> ◆ Balance Transfer None ◆ Cash Advance None ◆ Foreign Transaction up to 1.10% of each transaction in U. S. dollars.
Penalty Fees	<ul style="list-style-type: none"> ◆ Late Payment \$ 25.00 ◆ Over-the-Credit Limit None ◆ Returned Payment \$ 35.00

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

The information about the costs of the cards described in this application are accurate as of **January 1, 2024**. This information may have changed after that date. To find out what may have changed, call us at (562) 803-6401 or write to us at P.O. Box 2728, Downey, CA 90242-0728.

* The Prime Rate ("Index") is published in the "Money Rates Table" of the *Wall Street Journal*. The Annual Percentage Rate ("APR") may change on the seventh (7th) business day of each December, effective the first (1st) billing cycle in January of each year. The variable APR is based on the 8.50 % Prime Rate (as of December 1 , 20 23) plus 4.00% (**see MasterCard Credit Card Agreement for details**).