

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of April 01, 2020. You can call Us at (855) 205-1520 or write Us at P.O. Box 849, Montebello, CA 90640 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	<p>VISA Signature: <u> N/A% </u> - <u> N/A% </u> Introductory APR for 6 months, based on Your creditworthiness.</p> <p>After that Your APR will be <u> N/A% </u> - <u> N/A% </u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Getting Started VISA: <u> 14.24% </u> - <u> 17.24% </u> based on Your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>VISA Share Secured: <u> 14.24% </u> - <u> 14.24% </u> based on Your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum: <u> 4.24% </u> - <u> 13.24% </u> Introductory APR for 6 months, based on Your creditworthiness.</p> <p>After that Your APR will be <u> 8.24% </u> - <u> 17.24% </u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Annual Percentage Rate (APR) For Balance Transfers	<p>VISA Signature: <u> N/A% </u> - <u> N/A% </u> Introductory APR for 6 months, based on Your creditworthiness.</p> <p>After that Your APR will be <u> N/A% </u> - <u> N/A% </u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Getting Started VISA: <u> 14.24% </u> - <u> 17.24% </u> based on Your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>VISA Share Secured: <u> 14.24% </u> - <u> 14.24% </u> based on Your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum: <u> 4.24% </u> - <u> 13.24% </u> Introductory APR for 6 months, based on Your creditworthiness.</p> <p>After that Your APR will be <u> 8.24% </u> - <u> 17.24% </u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Annual Percentage Rate (APR) For Cash Advances	<p>VISA Signature: <u> N/A% </u> - <u> N/A% </u> Introductory APR for 6 months, based on Your creditworthiness.</p> <p>After that Your APR will be <u> N/A% </u> - <u> N/A% </u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Getting Started VISA: <u> 17.24% </u> - <u> 17.24% </u> based on Your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>VISA Share Secured: <u> 17.24% </u> - <u> 17.24% </u> based on Your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum: <u> 4.24% </u> - <u> 13.24% </u> Introductory APR for 6 months, based on Your creditworthiness.</p> <p>After that Your APR will be <u> 17.24% </u> - <u> 17.24% </u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

Interest Rate and Interest Charges (continued)**Penalty APR And When it Applies****17.99%**

This APR may be applied if:
1) You make a late payment.

How Long Will The Penalty APR Apply? If Your APRs are increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the Penalty APR will apply indefinitely unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.

How to Avoid Paying Interest on Purchases

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.

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**

For VISA Share Secured, **\$25.00**

Transaction Fees

- Cash Advance
- Foreign Transaction

3.00% of each advance (**\$10.00** minimum)
1.00% of each foreign currency transaction in U.S. dollars
0.80% of each U.S. Dollar transaction that occurs in a foreign country

Penalty Fees

- Returned Payment
- Late Payment

Up to **\$30.00**
Up to **\$35.00**

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

Loss of Introductory APR: We may end Your Introductory APR and apply the penalty APR if You make a late payment.

Please refer to PAGE 3 for more important information about Your Account