

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of November 15, 2018. You can call Us at 626.799.0882 or write Us at P.O. Box 7132, Pasadena, CA 91109-7132 to inquire if any changes have occurred since the effective date.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) For Purchases	<p>VISA Platinum Preferred: 8.99% - 17.99% when You open Your account, based on creditworthiness.</p> <p>VISA Platinum Rewards: 12.99% - 17.99% when You open Your account, based on creditworthiness.</p> <p>Secured VISA Platinum Preferred: 8.99%</p> <p>Secured VISA Platinum Rewards: 12.99%</p>
Annual Percentage Rate (APR) For Balance Transfers	<p>VISA Platinum Preferred: 8.99% - 17.99% when You open Your account, based on creditworthiness</p> <p>VISA Platinum Rewards: 12.99% - 17.99% when You open Your account, based on creditworthiness</p> <p>Secured VISA Platinum Preferred: 8.99%</p> <p>Secured VISA Platinum Rewards: 12.99%</p>
Annual Percentage Rate (APR) For Cash Advances	<p>VISA Platinum Preferred: 8.99% - 17.99% when You open Your account, based on creditworthiness</p> <p>VISA Platinum Rewards: 12.99% - 17.99% when You open Your account, based on creditworthiness</p> <p>Secured VISA Platinum Preferred: 8.99%</p> <p>Secured VISA Platinum Rewards: 12.99%</p>
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	
Transaction Fees	
<ul style="list-style-type: none"> Foreign Transaction 	<p>1.00% of each foreign currency transaction in U.S. dollars.</p> <p>0.80% of each U.S. dollar transaction that occurs in a foreign country.</p>
Penalty Fees	
<ul style="list-style-type: none"> Returned Payment Returned Convenience Check Late Payment 	<p>Up to \$25.00</p> <p>Up to \$25.00</p> <p>Up to \$25.00</p>

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