

# Important VISA® and MASTERCARD Disclosure Information

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Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Cash Advances & Balance Transfers:	<b>VISA® with Rewards</b> <b>13.50% to 18.00%</b> <b>Mastercard Classic</b> <b>10.49% to 18.00%</b> <b>Mastercard Gold</b> <b>8.99% to 18.00%</b>
<b>How to Avoid Paying Interest on Purchases:</b>	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.
<b>For Credit Card Tips from the Federal Reserve Board:</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>
Fees	
<b>Annual Fee:</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<b>None</b> <b>2%</b> of advance amount <b>1%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>	up to <b>\$10.00</b> <b>None</b> up to <b>\$15.00</b>

**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 is accurate as of November 1, 2010. This information may have changed after that date. To find out what may have changed, call us at (323) 512-5146 or write to us at P.O. Box 38610, Hollywood, CA 90038-3715.

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