

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 _____. You can call Us at (800) 334-2489 or write Us at P.O. Box 780, Seattle, WA 98111-0780 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

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|---|---|
| Annual Percentage Rate (APR) For Purchases | <p>_____ % - _____ % when You open Your Account, based on Your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> |
| APR For Balance Transfers | <p>_____ % - _____ % when You open Your Account, based on Your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> |
| APR For Cash Advances | <p>_____ % - _____ % when You open Your Account, based on Your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> |
| Penalty APR And When it Applies | <p>_____ %</p> <p>This APR may be applied to Your Account if You:</p> <p>1) Make a late payment.</p> <p>How Long Will The Penalty APR Apply? If Your APRs are increased for this reason, the Penalty APR will apply indefinitely unless 6 consecutive payments are received on or before the due date.</p> |
| 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 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

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|-------------------------|---|
| Transaction Fees | <ul style="list-style-type: none"> • Cash Advance 3.00% of each cash advance (\$10.00 minimum). • Foreign Transaction 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 | <ul style="list-style-type: none"> • Returned Payment Up to \$25.00 • Late Payment Up to \$25.00 |

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