<table>
<thead>
<tr>
<th>Interest Rates and Interest Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Percentage Rate (APR) for Purchases</strong></td>
</tr>
<tr>
<td><strong>9.0%</strong></td>
</tr>
<tr>
<td><strong>APR for Cash Advances</strong></td>
</tr>
<tr>
<td><strong>9.0%</strong></td>
</tr>
<tr>
<td><strong>Paying Interest</strong></td>
</tr>
<tr>
<td>You have until the closing date of the billing cycle to pay your entire balance each month to avoid paying interest on Purchases. This is at least 27 days from the start of each billing cycle. We will begin charging interest on cash advances on the transaction date.</td>
</tr>
<tr>
<td><strong>Minimum Interest Charge</strong></td>
</tr>
<tr>
<td>If you are charged interest, the charge will be no less than $1.00.</td>
</tr>
<tr>
<td><strong>For Credit Card Tips from the Consumer Financial Protection Bureau</strong></td>
</tr>
<tr>
<td>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></td>
</tr>
</tbody>
</table>

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<tr>
<th>Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Set-up and Maintenance Fees</strong></td>
</tr>
<tr>
<td><strong>Annual Fee</strong></td>
</tr>
<tr>
<td>None</td>
</tr>
<tr>
<td><strong>Transaction Fees</strong></td>
</tr>
<tr>
<td>• <strong>Cash Advance</strong></td>
</tr>
<tr>
<td>Either $2.00 or 3% of the amount of each cash advance, whichever is greater (maximum fee: $10.00).</td>
</tr>
<tr>
<td>• <strong>Foreign Currency</strong></td>
</tr>
<tr>
<td>3% for each transaction in U.S. dollars.</td>
</tr>
<tr>
<td><strong>Penalty Fees</strong></td>
</tr>
<tr>
<td>• <strong>Late Payment</strong></td>
</tr>
<tr>
<td>Up to $15.00</td>
</tr>
<tr>
<td>• <strong>Return Item Charge</strong></td>
</tr>
<tr>
<td>Up to $15.00</td>
</tr>
</tbody>
</table>

**How We Will Calculate Your Balance:** We use a method called 'average daily balance (including current transactions).’
See your Account Opening Disclosures for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Contract and on the back of your Statement.
Return Item Charge:

Minimum INTEREST CHARGE: The minimum INTEREST CHARGE is $1.00 for each Billing Cycle during which an INTEREST CHARGE is imposed.

Cash Advance Fee: In addition to the periodic INTEREST CHARGE on Cash Advances, there is an additional fee of 3% (minimum $2.00/maximum $10.00) for each Cash Advance obtained that month.

Foreign Currency Transaction Fee: 3% of the Transaction Amount in U.S. dollars.

Late Fee: In every Billing Cycle in which your payment is late, you will be charged a Late Fee of up to $15.00.

Return Item Charge: We impose a Return Item Charge up to $15.00 when a payment on your Credit Account is returned by the financial institution on which it was drawn for insufficient funds or any other reason. The charge may be imposed even if we elect to re-present the item and it is paid upon our re-presentation.

Copying Fee: If you request a duplicate of any sales draft, Statement, or other document, we will charge you $3.00 for each copy we provide.

Credit Insurance: Disability and loss of income insurance is not required.

Express Delivery Fee: We impose a $35.00 fee for the express delivery of your Card. This service is only available for lost, stolen, or replacement Cards.

Wire Transfer Fee: $5.00 per Transaction.

Minimum Payment: Cutoff Time and Form of Payment: Each month that a New Balance is due, you must pay us at least the Minimum Payment and Past Due Amount as shown on your Statement. We must receive your payment on or before the Payment Due Date shown on your Statement. Payment(s) received in Proper Form, will be credited as of the date of receipt at the address on the payment coupon of your Statement if received by 5:00 pm Central Time, Monday through Friday (federal holidays excluded). Payments not received in Proper Form may delay the posting to your Credit Account. The Payment Due Date will be at least 27 days from the Closing Date. Your Payment Due Date will be the same numeric date each month.

If your New Balance exceeds $30.00, the Total Minimum Amount Due will be the sum of (i) the Minimum Payment which is either 4% of your New Balance at the end of the Billing Cycle rounded up to the next dollar, or $30.00 (whichever is more), or the entire New Balance if the New Balance is less than $30.00, and (ii) any Past Due Amount. The amount requested as the Total Minimum Amount Due on your Statement will also include the amount by which the New Balance exceeds your credit limit. Failure to pay the Amount Over Limit Due as requested on your Statement will not, by itself, cause your Credit Account to be delinquent. You may pay your entire balance at any time.

See the Credit Card Contract for further information regarding this Credit Account. Retain these important documents.
When we receive No provision of any marital property
write to us within 10 days
• We can apply any unpaid amount against your credit limit.
• At least three business days before an automated payment is scheduled,
• Notice of your desire to cancel your Credit Account
• You must not yet have fully paid for the Purchase.

Account information:
Description of problem:
Dollar amount

Prohibition on Gambling and Illegal Transactions:
We do not set the currency conversion rate, and we do not receive any
than the rate that was in effect on the date you conducted the transaction.
To use this right, all of the following must be true:
(1) The Purchase must have been made in your home state or within 100
(2) You must have a valid Credit Account with us.
(3) You must not yet have fully paid for the Purchase.

Returned Purchase Provision (if we refuse to accept a Returned
Purchase under this Provision, you will still remain responsible for
such use and may be required to

Your Rights If You Are Dissatisfied With Your Credit Card Purchases:

If you think there is an error on your bill, describe

If the award is in excess of $5,000.00, judgment may be entered only

In the event of a conflict or inconsistency between the respective
organization’s rules and this Provision, this Provision shall govern. The

We reserve the right to monitor and/or record telephone
transactions, you will be responsible for such use and may be required to

Your MasterCard® or Visa® brand Credit Account is governed by the

For a copy of this Provision, please call Customer Service at 1-800-243-2007.

This arbitration will be conducted before a single arbitrator, whose authority is

Provision: This Provision replaces any other arbitration agreement you may have with us
for collection actions by us relating to your Credit Account.

This case will be governed by the law of the state in which you reside or, if the

The arbitrator has the ability to award to the

The arbitrator’s conclusions of law must not be based on legal error or be

The Bank reserves the right to offset any available funds in your accounts
against the amount you owe us.

Reinstatement of Credit Account:
Credit Card closures or terminations by the Bank
will be in the sole discretion of the arbitrator, who shall notify the parties of the

We do not set the currency conversion rate, and we do not receive any
for future reference.

If the award is in excess of $5,000.00, judgment may be entered only

Arbitrator's Authority:

In rendering a decision, the arbitrator may decide any dispute, claim or

If the award is in excess of $5,000.00, judgment may be entered only

You agree to arbitrate any and all claims, whether or not the same are

In conducting the arbitration proceeding, the arbitrator shall not apply

The arbitrator’s conclusions of law must not be based on legal error or be

The arbitrator has the ability to award to the

This arbitration will be conducted before a single arbitrator, whose authority is

You must contact us:
3. To provide information you are asking for.
4. To inform us of any unexplained activity on your Credit Account.

If the award is in excess of $5,000.00, judgment may be entered only

In conducting the arbitration proceeding, the arbitrator shall not apply

This case will be governed by the law of the state in which you reside or, if the

See the "Claim Settled" section of the "Arbitration Provision.

You may proceed at any time to enforce your rights against the Bank and/or the

The arbitrator’s conclusions of law must not be based on legal error or be

What Will Happen After Our Return Letter: When we receive your

If the award is in excess of $5,000.00, judgment may be entered only

The arbitrator has the ability to award to the

The arbitrator’s conclusions of law must not be based on legal error or be

You agree to arbitrate any and all claims, whether or not the same are

You cannot be required to submit

We do not set the currency conversion rate, and we do not receive any
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To use this right, all of the following must be true:
(1) The Purchase must have been made in your home state or within 100
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We are not responsible if any person or institution other than us
receives statements and other communications electronically. If your Card is reported as lost or stolen or you are claiming unauthorized
access, we will send Statements and any other communications you
request that you pay each month as indicated on your Statement. This
amount must be paid in full and in accordance with the
INTEREST CHARGES

Closing Date is the date your payment is due. It is the day after the
Closing Date is the date your payment is due. It is the day after the
end of the Billing Cycle starts. If the Closing Date falls on a non
business day, your payment is due on the next business day. To

When You Request Your Statements. We will send you a Statement at
the end of each Billing Cycle. A Billing Cycle is a period which

Annulment Date. It is the date your credit limit is reduced or revoked.

About your payments. If you do not pay any amount due to us,
the Internatinal Transaction Fee will be charged on any transaction
for any reason. This fee will be paid to us and applied to the

Be sure to sign your Card before you use it.

To protect your rights, you must notify us immediately at 1-888-561-6800. If your Card is lost or if you believe an unauthorized
person has obtained your Card number, PIN or other identifying
data, you must notify us immediately. If you do not do so, you
may be liable for up to $50.00. If your Card is lost or stolen and
is not protected because you did not notify us as soon as possible,
the liability will be the lesser of $50.00 or the amount over which
you authorize us to either use information from your check to make a

The following describes your agreement with us
INTEREST CHARGES

Credit Limits. You may request an increase in your credit limit at
any time. However, we may decline your request at any time.

Payment Due Date. The Payment Due Date will be shown on your
Closing Date. If the Closing Date falls on a non
business day, your payment is due on the next business day. To
determine your Payment Due Date, visit our Website
www.5691.com/paymentdue or call us at 1-888-561-6800.

Opening Date is the date your credit limit is reduced or revoked.

Late Fees. If an amount due on your Credit Account is not
paid by the Payment Due Date, a late fee of $15.00 may be imposed
for each such instance. However, if the unpaid amount due is less than
$15.00, no late fee will be imposed. If you are charged a late fee
for an amount due that is less than $15.00, we may charge you a

other type of account. You may request a new Card if: (a)

We are not responsible if any person or

Existing Credit Account. You may request that we close
your existing Credit Account and issue you a new Card and

We will not be responsible for any interest, fees, or charges
that are charged to your Credit Account if you notify us within
30 days of the date of the charge. If you do not notify us
of the change, you will be liable for any such interest, fees, or charges.

You must make Minimum Payments on your
Closing Date. If the Closing Date falls on a non
business day, your payment is due on the next business day. To
determine your Closing Date, visit our Website
www.5691.com/closingdate or call us at 1-888-561-6800.

Opening Date is the date your credit limit is reduced or revoked.

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