

ATIRAcredit™ Serenity MasterCard® Terms and Conditions

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.99% to 19.99% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	8.99% to 19.99% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	19.99% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None
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	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer Fee None • Cash Advance Fee Either \$10 or 4% of the amount of the cash advance fee, whichever is greater. All fees subject to state law limitations. • Foreign Transaction Fee 1% of each transaction in US Dollars.
Penalty Fees	<ul style="list-style-type: none"> • Overlimit Fee None • Late Payment Fee Up to \$15. Fees may vary by state; please see additional terms and conditions below for more information. • Returned Check Fee Up to \$20. Fees may vary by state; please see additional terms and conditions below for more information.

How We Will Calculate Your Balance: We use a method called “average daily balance” (including new purchases). See the terms and conditions below for more information.

Additional Terms and Conditions

Your APR Can Fluctuate

Your APR is variable and may increase or decrease monthly. The Purchase APR and Balance Transfer APR are determined by adding a margin of 5.74% to 16.74% to the Prime Rate. The Cash Advance APR is determined by adding a premium of 16.74% to the Prime Rate. Your APRs may also be subject to applicable state rate caps.

If you are an employee receiving the employee rate and leave qualified employment we reserve the right to adjust your APR based upon your risk score.

Terms of Your Account May Change

We may change the terms of your account at any time, as permitted by law. If we change any of these terms, we will notify you in advance as required by law.

How We Calculate Your Balance

We figure the interest charge on your Account by applying the periodic rate to the “average daily balance” of your Account. To get the “average daily balance” we take the beginning balance of your Account each day, add any new Purchases/advances/fees and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the “average daily balance.”

You May Receive Future Offers With Different Terms

At any time in the future, we may extend new offers in connection with this account, including opportunities to transfer additional balances. These new products and services may have different APRs, fees and other terms. We will provide any different terms when we make you the new offer, and you may accept or decline any such offer.

Minimum Income Requirement For This Card

The minimum gross annual income required for an account is \$10,000.

Late Payment Fee

We may add a late payment fee as outlined below to the standard Purchase balance for each billing period you fail to pay the Minimum Amount Due by the Payment Due Date as set forth on your billing statement. Up to \$5.00 for KY, WY, MS, and SD; up to \$10.00 for CA; up to \$15.00 for AK, AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, LA, MA, MD,

ME, MI, MN, MO, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, TN, TX, UT, WI, WV, VA, VT, WA, AE, AA and AP.

Returned Payment Fee

We may add a fee as outlined below to the standard Purchase balance if a payment check or similar instrument is not honored or returned because it cannot be processed, or if an automatic debit is returned unpaid. We assess this fee every time your check or payment is not honored. \$0.00 for OK, IN and WY; up to \$10.00 for NV; up to \$15.00 for MS, SD, and TX; up to \$20.00 for AK, AL, AR, AZ, CA, CO, CT, DE, DC, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NY, OH, OR, PA, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, AE, AA and AP.

Other Fees

Other fees are identified in the Cardmember Agreement.

Attestation and Authorizations

I am applying to TMG Financial Services (TMGFS) for a credit card account. Everything that I have stated on the application is correct to the best of my knowledge. I understand that I must be at least 18 years of age and have a valid social security number, unless otherwise specified to qualify for this offer.

I understand that approval is based upon satisfying TMGFS' credit standards. I understand that I may not qualify for the lowest APR disclosed above and that the APR that is offered to me will be determined by TMGFS' review of my credit report, information I supplied on the application and other relevant information. TMGFS maintains the right not to open my account if: (a) the information provided on or with my application is incomplete, inaccurate or unverifiable; (b) I no longer meet TMGFS' standards for creditworthiness; (c) my name and/or mailing address has been altered. I understand that the exact amount of my credit line will be determined after review of my application and other information.

By submitting this application, you authorize us to obtain credit reports in connection with your request for an account. If an account is opened, we may obtain credit reports in connection with additional extensions of credit, upgrade of the product or change in terms, the renewal, review or collection of your account or in connection with another permissible purpose.

If an account is opened, you will receive a Cardmember Agreement with your Welcome Letter and account opening disclosures. All terms and conditions of your account are

contained in your Cardmember Agreement, Welcome Letter and Card Carrier. You agree to these terms by using your account or by not closing the account within three (3) business days of receiving the Cardmember Agreement.

You certify that you are of age to legally contract and that you have read and reviewed all terms, conditions and disclosures provided. You certify that the information you provide in connection with obtaining this credit card is complete and accurate. You understand that omission of information requested may be reason for denial.

Our agreement with you will be governed by applicable State and Federal laws.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify and record information that identifies each person (individual or business) who opens an account. What this means for you: when you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask for your driver's license or other identifying information.

STATE SPECIFIC INFORMATION

California Residents:

A married applicant may apply for a separate account. Applicants: 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Florida Residents:

You (borrower) agree that, should we obtain a judgment against you, a portion of your disposable earnings may be attached or garnished (paid to us by your employer), as provided by Florida and Federal law.

Missouri Residents:

Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect you (borrower(s)) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

New York Residents:

We may obtain a credit report in connection with this Account, including for any review, modification, renewal or collections associated with this Account. Upon your request, you will be informed whether such report was requested and, if so, the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Banking Department at 877.226.5697 to obtain a comparative listing of credit card rates, fees and grace periods.

Ohio Residents:

The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

South Dakota Residents:

If you believe there have been any improprieties in making this loan or in the lender's practices, you may contact the South Dakota Division of Banking at 1601 N. Harrison Ave, Suite 1, Pierre, SD 57501, or by phone at 605.773.3421.

Wisconsin Residents:

If you are married, please contact us immediately upon receipt of this Agreement at 888.4.ATIRA.1 and provide us with the name and address of your spouse. We are required to inform your spouse that we have opened a credit account for you.

Balance Transfers

Please continue to make your regular payments on transferred accounts until you receive confirmation the transfer has been completed. Minimum transfer amount of \$100. If your balance transfer request will exceed your available credit, we will process your transfer for less than the amount requested, in the order requested.

Review all terms and conditions for complete details. By signing the application you authorize TMG Financial Services to pay any account listed on the acceptance application and add the balance to your new ATIRACredit Card.

Review all terms and conditions for complete details. Please call cardmember service at 888.4.ATIRA.1 (888.428.4721) if you have additional accounts you would like to transfer.

ATIRACredit makes your privacy a priority; please visit www.ATIRACredit.com for a copy of our privacy pledge.

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