

Genesis Credit® Ashley Advantage™ Gold Account
First Electronic Bank

M-133503

| Interest Rates and Interest Charges | |
|---|--|
| Annual Percentage Rate (APR) for Purchases | 34.9% |
| Paying Interest | We will begin charging interest on purchases on the transaction 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 | |
| Annual Fee | None |
| Penalty Fees | |
| • Late Payment | Up to \$40 |
| • Returned Payment | Up to \$40 |

How We Calculate Your Balance: We use a method called “average daily balance (including new purchases)”. See your Account Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.