

**Destiny® Mastercard® Agreement**  
**First Electronic Bank**  
**Pricing Information**

There are two parts to your Agreement: 1. the **Pricing Information** and 2. the **Cardholder Agreement**. The **Pricing Information** is below and the **Cardholder Agreement** is a separate document enclosed in your Welcome Kit.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>24.9%</b>
<b>APR for Cash Advances</b>	<b>29.9%</b>
<b>Paying Interest</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. We will begin charging interest on cash advances on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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>.</b>
Fees	
<b>Set Up and Maintenance Fees</b>	<p>NOTICE: Some of these set up and maintenance fees will be assessed before you begin using your card and will reduce the amount of credit you initially have available. Based on the credit line of \$300, your initial available credit will be only about \$225.</p> <p>You may reject this plan, provided that you have not yet used the account or paid a fee after receiving a billing statement. If you do reject this plan, you are not responsible for any fees or charges.</p> <p><b>None</b></p> <p><b>\$75</b> the first year; <b>\$99</b> thereafter</p>
<ul style="list-style-type: none"> <li>• Monthly Fee</li> <li>• Annual Fee</li> </ul>	
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Cash Advance Fee</li> <li>• Foreign Transaction Fee</li> </ul>	<p><b>\$5</b> or <b>5%</b> of the amount of each transaction, whichever is greater (not to exceed <b>\$100</b>)</p> <p><b>1%</b> of each transaction in U.S. dollars</p>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment Fee</li> <li>• Overlimit Fee</li> <li>• Returned Payment Fee</li> </ul>	<p>Up to <b>\$40</b></p> <p>Up to <b>\$40</b></p> <p>Up to <b>\$40</b></p>

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

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

**RATE AND FEE INFORMATION**

For the complete terms, see the Cardholder Agreement.

**Monthly Periodic Rates:** The Purchase APR is 24.9% and the standard Monthly Periodic Rate for Purchases is 2.075%. The Cash Advance APR is 29.9% and the Monthly Periodic Rate for Cash Advances is 2.492%.

**Annual Fee:** The initial Annual Fee is \$75 and the renewal Annual Fee is \$99.

**Late Fee:** The Late Fee is \$29 if you were not charged a Late Fee during any of the prior six Billing Cycles. Otherwise, the Late Fee is \$40.

**Returned Payment Fee:** The Returned Payment Fee is \$29 if you were not charged a Returned Payment Fee during any of the prior six Billing Cycles. Otherwise, the Returned Payment Fee is \$40.

**Overlimit Fee (Optional):** The Overlimit Fee is \$29 if you were not charged an Overlimit Fee during any of the prior six Billing Cycles. Otherwise, the Overlimit Fee is \$40.