

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of October 1, 2018. You can call Us at (818) 772-4000 or write Us at 19867 Prairie St., Chatsworth, CA 91311 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	<p>Mastercard: 0.00% Introductory APR for 6 months. After that, Your APR will be 10.90% - 17.90% based on Your creditworthiness and will vary with the market based on the Prime Rate.</p> <p>Student Mastercard: 0.00% Introductory APR for 6 months. After that, Your APR will be 11.50% and will vary with the market based on the Prime Rate.</p> <p>Secured Mastercard: 12.90% - 19.90% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Premier Privileges Rewards Mastercard: 0.00% Introductory APR for 6 months. After that, Your APR will be 8.45 - 17.95% based on Your creditworthiness.</p> <p>Premier First Rewards Mastercard: 0.00% Introductory APR for 6 months. After that, Your APR will be 19.25% and will vary with the market based on the Prime Rate.</p> <p>VISA: 15.40%</p>
APR For Balance Transfers	<p>Mastercard: 0.00% Introductory APR for 6 months. After that, Your APR will be 10.90% - 17.90% based on Your creditworthiness and will vary with the market based on the Prime Rate.</p> <p>Student Mastercard: 0.00% Introductory APR for 6 months. After that, Your APR will be 11.50% and will vary with the market based on the Prime Rate.</p> <p>Secured Mastercard: 12.90% - 19.90% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Premier Privileges Rewards Mastercard: 0.00% Introductory APR for 6 months. After that, Your APR will be 8.45% - 17.95% based on Your creditworthiness.</p> <p>Premier First Rewards Mastercard: 0.00% Introductory APR for 6 months. After that, Your APR will be 19.25% and will vary with the market based on the Prime Rate.</p> <p>VISA: 15.40%</p>
APR For Balance Cash Advances	<p>Mastercard: 0.00% Introductory APR for 6 months. After that, Your APR will be 10.90% - 17.90% based on Your creditworthiness and will vary with the market based on the Prime Rate.</p> <p>Student Mastercard: 0.00% Introductory APR for 6 months. After that, Your APR will be 11.50% and will vary with the market based on the Prime Rate.</p> <p>Secured Mastercard: 12.90% - 19.90% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Premier Privileges Rewards Mastercard: 0.00% Introductory APR for 6 months. After that, Your APR will be 8.45% - 17.95% based on Your creditworthiness.</p> <p>Premier First Rewards Mastercard: 0.00% Introductory APR for 6 months. After that, Your APR will be 19.25% and will vary with the market based on the Prime Rate.</p> <p>VISA: 15.40%</p>
How to Avoid Paying Interest on Purchases	<p>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.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>
Fees	
Transaction Fees <ul style="list-style-type: none"> Foreign Transaction Cash Advance Fee 	<p>Except Premier Privileges Rewards Mastercard, 1.00% of each transaction in U.S. dollars. The greater of 3.00% of each transaction or \$3.00.</p>
Penalty Fees <ul style="list-style-type: none"> Late Payment 	<p>Up to \$15.00</p>

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