**Interest Rates and Interest Charges**

| Annual Percentage Rate (APR) for Purchases | 14.74% |
| APR for Cash Advances | 20.74% |

**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 any Interest on purchases if you pay your entire balance by the due date each month.

**Minimum Interest Charge**

If you are charged interest, the charge will be no less than $1.50.

**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](http://www.consumerfinance.gov/learnmore).

**How We Will Calculate Your Balance:** We use a method called “daily balance”.

**Variable Rate Information:** Your APRs will vary with the market based on the Prime Rate. The Prime Rate is as reported in *The Wall Street Journal* on the first Tuesday of every month or if *The Wall Street Journal* is not published on that day, on the next publication day APRs are adjusted monthly for Billing Cycles ending on or after the date of the Prime Rate change. If the Prime Rate increases the cardholder’s APR will increase by the interest rate change. If the Prime Rate decreases the cardholder’s APR will decrease by the interest rate change. The minimum APR for the purchase, cash advance, and the applicable Daily Periodic Rate will be equal to 1/365 of the applicable APR. The APRs shown in the table above are as of Feb. 1, 2019.

**Transaction Fees**

<table>
<thead>
<tr>
<th>Transaction Fee</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Advance</td>
<td>Either $10.00 or 3% of the amount of each Cash Advance, whichever is greater</td>
</tr>
<tr>
<td>Foreign Transaction</td>
<td>3% of the transaction amount</td>
</tr>
</tbody>
</table>

**Penalty Fees**

<table>
<thead>
<tr>
<th>Penalty Fee</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Late Payment</td>
<td>Up to $39.00</td>
</tr>
<tr>
<td>Returned Payment</td>
<td>Up to $28.00</td>
</tr>
</tbody>
</table>

**How to Avoid Paying Interest on Cash Advances**

The maximum permitted outstanding balance for your Account (including principal, accrued Interest and fees, whether billed or unbilied) is your credit limit (“Credit Limit”). Your available credit (“Available Credit”) is the Credit Limit less your outstanding balance and any amounts we at our sole discretion may add to keep your outstanding balance below your Credit Limit, such as Interest Charges and Fees incurred but not yet billed. The initial Credit Limit for your Account will be equal to the amount of the Deposit Account that you make with us, which must be at least $200 (see “Security Interest” above). However, if you choose to deposit more than $200 your initial deposit and corresponding Credit Limit must be at least $300 and may not exceed $3,000. Any unused or available credit will be equal to your initial Credit Limit, less the $39 initial Annual Fee imposed after your Account is opened. For example, if your initial Credit Limit is $200, your initial available credit would be $161. (The renewal Annual Fee, when imposed annually thereafter, will also reduce your then available credit by $39.) Your Credit Limit may be increased only with our approval. For cardholders under the age of 21 with a co-signer, the co-signer must sign a written statement approving the increase and taking responsibility for repayment of the increase. If we approve your request to do so, your Credit Limit and Available Credit may be increased by your making an additional deposit with good funds to your Account, by mailing them to us at the address we specify at the time of approval. We may choose to increase your Credit Limit without requiring you to add to the Deposit Account. Any increases in your Credit Limit are subject to credit approval. The maximum Credit Limit you can obtain over time is $5,000. Payments you make on your Account will not increase your Available Credit until we are assured that the payment has not been dishonored. This payment hold may take up to ten (10) days.

* See table above for additional information about rates, fees and other costs.
For a Billing Cycle, Interest is calculated separately for Purchases and Cash Advances. The balance on your account each day is used to calculate Interest. The Foreign Transaction Fee is a Finance Charge.

For each balance type for each day during that Billing Cycle. Your Billing Statement will show a Balance Subject to Interest Charges and Fees, add any new Purchases and Fees, and any Interest accrued on the previous day's daily balance, and subtract the applicable portion of any new payments or credits. To get the “daily balance” for Purchases, we take the beginning Purchases balance of your account each day (including any unpaid Interest, Minimum Interest Charges and Fees), add any new Purchases and Fees, and any Interest accrued on the previous day's daily balance, and subtract the applicable portion of any new payments or credits. (All Fees are included in the Purchases daily balance except Cash Advance Fees and Foreign Transaction Fees related to Cash Advances, which are included in the Cash Advances daily balance.) The total Interest for the Billing Cycle is the sum of the daily interest rates (e.g., for returned merchandise) and for the purpose of calculating Interest is included in the daily balance for the type of transaction to which the Foreign Transaction Fee relates. A portion of each Foreign Transaction Fee is passed on by us to MasterCard International in connection with each foreign transaction. The Foreign Transaction Fee is a Finance Charge.

Your Account will be assessed an Annual Fee of $39.00 after your Account is opened and annually thereafter. To the extent not prohibited by law the Annual Fee is non-refundable except if we close your Account for a reason other than at your request and other than for your Default, in which case you will be entitled to a pro-rata refund of the portion of your Annual Fee which corresponds to the remaining portion of the annual period for which the Annual Fee was imposed. Your payment of the Annual Fee does not affect our right to close your Account or to limit your ability to make transactions on your Account.*

If we do not receive at least the Minimum Payment Due by the Payment Due Date, you will be charged a Late Payment Fee of up to $28.00 and up to $39.00 if your payment was subject to a Late Payment Fee during any of the preceding six Billing Cycles. We may also refer to this Fee as the “late fee” or “late charge.” *

If your payment by check or other payment instrument (including an electronic funds transfer or a telephone authorized draft) is not received for any reason or cannot be processed, we will charge a Returned Payment Fee of up to $28.00.*

If you request an additional copy of a Billing Statement that is more than six (6) months old, we will charge you a Billing Statement Copy Fee of $1.00 for each Billing Statement requested to the extent not prohibited by law.*

Expedited Telephone Payment Fee. We may make available at our customer service number an expedited telephone payment service involving assistance by one of our associates or agents. We will charge a $10.00 Expedited Telephone Payment Fee for each expedited payment authorized by telephone in this way in the Cash Advance balance. These Important Disclosures, and the Cardholder Agreement and Deposit Agreement, will be governed by Georgia law and applicable federal law.

To qualify for an Account, you understand that:

- You may be required to reimburse us for all amounts or expenses we pay as a result of such use.

We will not open your Account if: a) the information provided as part of your application is incomplete, inaccurate, or cannot be verified, b) your security deposit is not received or is returned, or c) you do not meet our standards for opening an Account. Your Account may be used only for personal, family or household purposes. Your Account may be used only for valid and lawful purchases. The use of your Card and Account for any other purpose may be responsible for such use and may be required to reimburse us for all amounts or expenses we pay as a result of such use. You may not use the Card or your Account for any illegal transaction or any gambling transaction. We will decline identifiably gambling transactions.

Your payment of the Annual Fee does not affect our right to close your Account or to limit your ability to make transactions on your Account.*

*See table on Page 1 for additional information about rates, fees and other costs.