

OAKSTONE SECURED GOLD MASTERCARD® CREDIT CARD**SUMMARY OF TERMS as of 8/1/2020**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.99% This 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.
Paying Interest	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.
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

Fees	
Annual Fee	\$39.00
Transaction Fees <ul style="list-style-type: none">Cash AdvanceForeign Transaction	 Either \$10.00 or 3% of the amount of each Cash Advance, whichever is greater 3% of the transaction amount
Penalty Fees <ul style="list-style-type: none">Late PaymentReturned Payment	 Up to \$40.00 Up to \$29.00

How We Will Calculate Your Balance: We use a method called "daily balance". 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.

Margins and Daily Periodic Rates with Corresponding APRs (as of 8/1/2020)

	Purchase Rate	Cash Advance and Convenience Check Rate
Margin	10.74%	16.74%
Daily Periodic Rate	0.0383288% (corresponding APR of 13.99%)	0.0547671% (corresponding APR of 19.99%)

These rates may increase monthly, effective as of the first day of your Billing Cycle. See the Cardholder Agreement for details.

This Summary of Terms is incorporated into and made part of the accompanying Cardholder Agreement. Retain both for your records.