



This Credit Card Addendum is incorporated into and becomes part of your Credit Card Disclosure and Agreement. Please keep this attached to your Credit Card Disclosure and Agreement.

| Interest Rates and Interest Charges | |
|---|---|
| Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances | <p>MasterCard Credit Builder Credit Card 13.90% fixed</p> <p>MasterCard Platinum Credit Card 12.50% - 21.90% based on your creditworthiness.</p> <p>MasterCard Rewards Credit Card 12.99% - 24.49% based on your creditworthiness.</p> |
| Penalty APR and When it Applies | We do not charge penalty rates. |
| Paying Interest | Your due date is at least 21 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 and balance transfers on the transaction date. |
| Minimum Interest Charge | If you are charged interest, the charge will be no less than \$1.00. |
| 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 |
| Transaction Fees <ul style="list-style-type: none"> • Balance Transfer Fee • Cash Advance • Foreign Transaction | None Either \$5.00 or 2% of the amount of each transaction, whichever is greater. 1% of each transaction in US Dollars |
| Penalty Fees <ul style="list-style-type: none"> • Over-the-Credit-Limit • Returned Payment • Late Payment | None Up to \$25.00 \$10.00 fixed amount on balances greater than \$10.00. (if 10 or more days late) |

How We Will 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.