

# Important VISA Disclosure Information

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	VISA: <b>8.95%</b> to <b>20.95%</b> , based on your credit worthiness VISA Share Secured: <b>8.95%</b> to <b>20.95%</b> , based on your credit worthiness
<b>APR for Balance Transfers</b>	VISA: 8.95% to 20.95%, based on your credit worthiness VISA Share Secured: 8.95% to 20.95%, based on your credit worthiness
<b>APR for Cash Advances</b>	VISA: 8.95% to 20.95%, based on your credit worthiness VISA Share Secured: 8.95% to 20.95%, based on your credit worthiness
<b>Penalty APR and When it Applies</b>	VISA: 21.95% VISA Share Secured: 21.95%  This APR may be applied to your account if you: <ol style="list-style-type: none"> <li>1) Make a late payment;</li> <li>2) Go over your credit limit</li> <li>3) Make a payment that is returned; or</li> <li>4) Do any of the above on another account that you have with us.</li> </ol> <p>How Long Will the Penalty APR Apply?: If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<b>How to Avoid Paying Interest on Purchases</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.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>

Fees	
<b>Annual Fee</b>	VISA: <b>None</b> VISA Share Secured: <b>\$25.00</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• <b>Balance Transfer</b></li> <li>• <b>Cash Advance</b></li> <li>• <b>Foreign Transaction</b></li> </ul>	<b>None</b> Either <b>\$5.00</b> or <b>2%</b> of the amount of each cash advance, whichever is greater <b>1%</b> of each transaction in U.S. dollars (transactions made in foreign currency) <b>.8%</b> of each transaction in U.S. dollars (transactions made in foreign currency, billed in U.S. dollars)
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Over-the-Credit Limit</b></li> <li>• <b>Returned Payment</b></li> </ul>	<b>\$15.00</b> <b>None</b> <b>\$25.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)" . This information about the costs of the cards described in this application is accurate as of . This information may have changed after that date. To find out what may have changed, call us at (818) 238-2950 or write to us at 1020 W. Olive Ave., Burbank, CA 91506.