

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of January 1, 2019. You can contact us 623.580.6000 or toll free at 800.224.3330 or 3440 W. Deer Valley Road, Phoenix, Arizona 85027 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:	
MASTERCARD PLATINUM AND MASTERCARD SECURED	
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	10.50%, 13.00%, 13.24%, 16.25%, 18.25%, or 20.00% depending on your credit history. This APR will vary with the market based on the Prime Rate*.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase 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	None
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard

FEES:	
Fees to Open or Maintain your Account:	
- Annual Fee:	None
- Application Fee:	None
Transaction Fees	
- Balance Transfer:	None
- Cash Advance:	None
- Foreign Transaction:	1% of each transaction in U.S. dollars if the transaction involves a currency conversion 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees	
- Late Payment:	Up to \$15.00 if your payment is late 3 days or more
- Over-the-Credit Limit:	None
- Returned Payment:	Up to \$20.00 if your payment is returned for any reason

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

***Variable Rates:** The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the Wall Street Journal increases or decreases on the last business day of the quarter. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: 5% for Tier 1; 7.74% for Tier 2; 10.75% for Tier 3; 12.75% for Tier 4; and 14.50% for Tier 5. A Shared Secured credit card has a margin of 7.50%. The interest rate can change quarterly in January, April, July, and October on the first day of the billing cycle following the date of the index change. The Annual Percentage Rate will never be more than 24%. Any increase will take the form of more payments of the same amount and extending the term or the time it will take to pay off the card balance.