

<b>Secured Credit Card</b>	
Interest Rates & Interest Charges	<b>12.99%</b> <b>Non-Variable</b>
APR for Balance Transfers	<b>12.99%</b> <b>Non-Variable</b>
APR for Cash Advances	<b>12.99%</b> <b>Non-Variable</b>
Penalty APR and When It Applies	<b>None</b>
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you 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 \$1.50
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

<b>Fees</b>	
<b>Annual Fee</b>	None
<b>Transactions Fees</b>	
*Balance Transfer	None
*Cash Advance	None
*Foreign Transaction	Up to 1% of each transaction in U.S. dollars
<b>Penalty Fees</b>	
*Late Payment	\$29.00
*Over the Credit Limit	None
*Returned Payment	\$29.00

**How we calculate you balance:** We use a method called "average daily balance (including new purchases)." See you Credit Card Agreement and Disclosures for more details.

**Billing Rights:** Information on your rights to dispute transactions on how to exercise those rights is provided in your Credit Card Agreement and Disclosures.