

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of _____. You can call Us at (818) 772-4000 or write Us at 19867 Prairie St., Chatsworth, CA 91311 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

<p>Annual Percentage Rate (APR) For Purchases</p>	<p>Mastercard: _____% Introductory APR for 6 months. After that, Your APR will be _____% - _____% based on Your creditworthiness and will vary with the market based on the Prime Rate.</p> <p>Student Mastercard: _____% Introductory APR for 6 months. After that, Your APR will be _____% and will vary with the market based on the Prime Rate.</p> <p>Secured Mastercard: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Premier Privileges Rewards Mastercard: _____% Introductory APR for 6 months. After that, Your APR will be _____% - _____% based on Your creditworthiness.</p>
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<p>APR For Balance Transfers</p>	<p>Mastercard: _____% Introductory APR for 6 months. After that, Your APR will be _____% - _____% based on Your creditworthiness and will vary with the market based on the Prime Rate.</p> <p>Student Mastercard: _____% Introductory APR for 6 months. After that, Your APR will be _____% and will vary with the market based on the Prime Rate.</p> <p>Secured Mastercard: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Premier Privileges Rewards Mastercard: _____% Introductory APR for 6 months. After that, Your APR will be _____% - _____% based on Your creditworthiness.</p>
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<p>APR For Cash Advances</p>	<p>Mastercard: 0.00% Introductory APR for 6 months. After that, Your APR will be _____% - _____% based on Your creditworthiness and will vary with the market based on the Prime Rate.</p> <p>Student Mastercard: _____% Introductory APR for 6 months. After that, Your APR will be _____% and will vary with the market based on the Prime Rate.</p> <p>Secured Mastercard: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Premier Privileges Rewards Mastercard: _____% Introductory APR for 6 months. After that, Your APR will be _____% - _____% based on Your creditworthiness.</p>
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<p>How to Avoid Paying Interest on Purchases</p>	<p>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.</p>
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<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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.</p>
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Fees

<p>Transaction Fees</p> <ul style="list-style-type: none"> Foreign Transaction Cash Advance Fee 	<p>Except Premier Privileges Rewards Mastercard, 1.00% of each foreign currency transaction in U.S. Dollars. Except Premier Privileges Rewards Mastercard, 1.00% of each U.S. Dollar transaction that occurs in a foreign country. The greater of 3.00% of each transaction or \$3.00.</p>
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<p>Penalty Fees</p> <ul style="list-style-type: none"> Late Payment 	<p>Up to \$15.00</p>
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How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."