

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 May 1, 2023. You can call Us at (909) 809-3838 or write Us at 1425 W. Lugonia Avenue, Redlands, CA 92374 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) for Purchases	VISA Classic: 14.99% - 18.00% based on Your creditworthiness. VISA Platinum: 13.75% - 16.99% based on Your creditworthiness. Secured VISA Classic: 15.90%
APR for Balance Transfers	VISA Classic: 14.99% - 18.00% based on Your creditworthiness. VISA Platinum: 13.75% - 16.99% based on Your creditworthiness. Secured VISA Classic: 15.90%
APR for Cash Advances	VISA Classic: 14.99% - 18.00% based on Your creditworthiness. VISA Platinum: 13.75% - 16.99% based on Your creditworthiness. Secured VISA Classic: 15.90%
How to Avoid Paying Interest on Purchases	For VISA, We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.
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

Transaction Fee <ul style="list-style-type: none"> • Overdraft Transfer • Foreign Transaction 	\$5.00 per transfer. For VISA, 1.00% of each foreign currency transaction in U.S. Dollars. For VISA, 1.00% of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$10.00 Up to \$28.00

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