

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 the effective date of October 7, 2016. You can call Us at (800) 848-0018 or write Us at P.O. Box 96730, Bellevue, WA 98009-7730 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>Share Secured VISA Gold: 13.99% This APR will vary with the market based on the Prime Rate.</p> <p>VISA Gold: 8.99% - 19.99% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Rewards: 9.99% - 20.99% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Gateway VISA: 26.99% - 27.99% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>Annual Percentage Rate (APR) For Balance Transfers</p>	<p>Share Secured VISA Gold: 13.99% This APR will vary with the market based on the Prime Rate.</p> <p>VISA Gold: 8.99% - 19.99% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Rewards: 9.99% - 20.99% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Gateway VISA: 26.99% - 27.99% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>Annual Percentage Rate (APR) For Cash Advances</p>	<p>Share Secured VISA Gold: 13.99% This APR will vary with the market based on the Prime Rate.</p> <p>VISA Gold: 8.99% - 19.99% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Rewards: 9.99% - 20.99% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Gateway VISA: 26.99% - 27.99% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>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.</p>
<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>

Fees

<p>Maintenance Fees</p> <ul style="list-style-type: none"> Annual Fee Participation Fee 	<p>For VISA Rewards, \$25.00 For Gateway VISA, \$60.00 annually (\$5.00 per month)</p>
<p>Transaction Fees</p> <ul style="list-style-type: none"> Foreign Transaction Cash Advance 	<p>1.00% of each transaction in U.S. dollars 2.00% of each advance</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> Returned Payment Late Payment 	<p>Up to \$25.00 Up to \$25.00</p>

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