

IMPORTANT VISA CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your VISA Credit Card. The information about costs of the Card are accurate as of the effective date of January 1, 2020. You can call Us at (562) 498-6057 or write Us at 3738 Bayer Ave., Suite 102, Long Beach, CA 90808 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	VISA Platinum: 10.99% - 17.99% based on Your creditworthiness Secured VISA Platinum: 13.99%
Annual Percentage Rate (APR) For Balance Transfers	VISA Platinum: 10.99% - 17.99% based on Your creditworthiness Secured VISA Platinum: 13.99%
Annual Percentage Rate (APR) For Cash Advances	VISA Platinum: 10.99% - 17.99% based on Your creditworthiness Secured VISA Platinum: 13.99%
Paying Interest	We will not charge You interest 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 Board	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 Fees	
<ul style="list-style-type: none"> Foreign Transaction Fee 	1.00% of each foreign currency transaction in U.S. dollars. 0.80% of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees	
<ul style="list-style-type: none"> Returned Payment Late Payment 	Up to \$25.00 Up to \$15.00

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