

## 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 **10/03/2016**. You can contact us toll free at 1-800-446-8329 or 3650 E. Ashland Ave. Fresno, CA 93726 to inquire if any changes occurred since the effective date.

<b>INTEREST RATES and INTEREST CHARGES:</b>				
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	<b>VISA United</b>	<b>VISA Classic</b>	<b>VISA Builders</b>	<b>VISA Starter</b>
	<b>9.99%</b>	<b>10.90%</b>	<b>12.90%</b>	<b>15.25%</b>
<b>Penalty APR and When it Applies</b>	None			
<b>Paying Interest</b>	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.			
<b>Minimum Interest Charge</b>	None			
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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>Fees to Open or Maintain your Account</b> • Annual Fee: • Application Fee:	None None
<b>Transaction Fees</b> • Balance Transfer: • Cash Advance: • Foreign Transaction:	None 2% of the amount of each cash advance or <b>\$3.00</b> , whichever is greater 1% of each transaction in U.S. dollars
<b>Penalty Fees</b> • Late Payment: • Returned Payment:	<b>\$25.00</b> if your payment is more than 5 days late. Up to <b>\$25.00</b> if your payment is returned for any reason.

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