

**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 1/23/2024. You can call Us at (800) 433-1837 or write Us at P.O. Box 4000, Spokane Valley, WA 99037 to inquire if any changes have occurred since the effective date.

**Interest Rate and Interest Charges**

<p><b>Annual Percentage Rate (APR) For Purchases</b></p>	<p>VISA Luna: <u>17.24%</u> - <u>24.24%</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum: <u>13.49%</u> - <u>22.49%</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured VISA Platinum: <u>18.49%</u> - <u>18.49%</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR For Balance Transfers</b></p>	<p>VISA Luna: <u>17.24%</u> - <u>24.24%</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum: <u>13.49%</u> - <u>22.49%</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured VISA Platinum: <u>18.49%</u> - <u>18.49%</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR For Cash Advances</b></p>	<p>VISA Luna: <u>22.24%</u> - <u>29.24%</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum: <u>16.49%</u> - <u>25.49%</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured VISA Platinum: <u>21.49%</u> - <u>21.49%</u> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>How to Avoid Paying Interest on Purchases</b></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>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><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></p>

**Fees**

<p><b>Annual Fee</b></p>	<p>VISA Luna, <b>\$29.00</b></p>
<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>• Cash Advance</li> <li>• Overdraft Transfer</li> <li>• Foreign Transaction</li> </ul>	<p>Up to <b>\$2.00</b> <b>\$5.00</b> Except VISA Luna, <u>2.0%</u> of each foreign currency transaction in U.S. dollars. Except VISA Luna, <u>2.0%</u> of each U.S. Dollar transaction that occurs in a foreign country.</p>
<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>• Returned Payment</li> <li>• Late Payment</li> </ul>	<p>Up to <b>\$25.00</b> Up to <b>5.00%</b> of the payment due or <b>\$25.00</b> after 10 days (depending on Your state of residence when You applied for credit)</p>

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