



10120 Pacific Heights Blvd., Suite 100  
San Diego, CA 92121

## Platinum Mastercard Credit Card Agreement Rates and Terms

Effective October 1, 2020 and subject to change

INTEREST RATES AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances</b>	<b>4.99%</b> Platinum Secured <b>9.90%</b> Platinum Plus <b>12.90%</b> Platinum <b>14.90%</b> Platinum Gold <b>17.90%</b> Platinum Credit Builder <b>18.90%</b> Platinum Classic <b>19.90%</b> Platinum Membership (program closed to new applications)
<b>Penalty APR and When it Applies</b>	NONE
<b>How to Avoid Paying Interest</b>	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. Interest on cash advances and balance transfers begins on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$.01.
FEES	
<b>Annual Fee</b>	NONE - Platinum Secured, Platinum Plus, Platinum, Platinum Gold \$5 Platinum Credit Builder \$25 Platinum Classic \$35 Platinum Membership
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	NONE NONE 1% of each transaction in U.S. dollars
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>	\$10 if minimum monthly payment is more than 10 days late NONE \$18

**How We Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See your Platinum Mastercard Credit Card Agreement and Federal Truth-in-Lending Disclosure Statement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Platinum Mastercard Credit Card Agreement and Federal Truth-in-Lending Disclosure Statement.