

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of June 1, 2023. You can call Us at (760) 371-7000 or write Us at P.O. Box 1209, Ridgecrest, CA 93556-1209 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	VISA Platinum: 14.99% - 17.99% based on Your creditworthiness. VISA Platinum Rewards: 10.99% VISA Business Platinum Rewards: 10.99% VISA Platinum Secured: 17.99%
Annual Percentage Rate (APR) For Balance Transfers	VISA Platinum: VISA Platinum Rewards: VISA Business Platinum Rewards: VISA Platinum Secured:
Annual Percentage Rate (APR) For Cash Advances	VISA Platinum: 14.99% - 17.99% based on Your creditworthiness VISA Platinum Rewards: 10.99% VISA Business Platinum Rewards: 10.99% VISA Platinum Secured: 17.99%
Paying Interest	For VISA, 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. For all Feature Categories, We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	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	
Annual Fee	For VISA Platinum Secured, \$30.00
Transaction Fees	<ul style="list-style-type: none"> Foreign Transaction 1.00% of each U.S. Dollar transaction that occurs in a foreign country 0.80% of each foreign currency transaction in U.S. Dollars
Penalty Fees	<ul style="list-style-type: none"> Over-the-Credit Limit Except VISA Business Platinum Rewards, up to \$25.00 For VISA Business Platinum Rewards, \$25.00 per day Late Payment Except VISA Business Platinum Rewards and Signature Line of Credit, up to \$25.00 For VISA Business Platinum Rewards and Signature Line of Credit, \$25.00

How We Will Calculate Your Balance: We use a method called "daily balance."