

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 _____. You can contact us toll free at _____ or PO Box 941914 Houston, Texas 77094, to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:		
	VISA	VISA SECURED
Annual Percentage Rate (APR) for Purchases & Balance Transfers	0.00% Introductory APR for 6 months from date of account opening. After that, your Standard APR will be %, %, %, or % depending on your credit history. This APR will vary with the market based on the 26-week T-Bill.	0.00% Introductory APR for 6 months from date of account opening. After that, your Standard APR will be %, %, %, or % depending on your credit history. This APR will vary with the market based on the 26-week T-Bill.
APR for Cash Advances	9.99% - 17.99% Introductory APR for 6 months from date of account opening. After that, your Standard APR will be %, %, %, or % depending on your credit history. This APR will vary with the market based on the 26-week T-Bill.	6.99% - 14.99% Introductory APR for 6 months from date of account opening. After that, your Standard APR will be %, %, %, or % depending on your credit history. This APR will vary with the market based on the 26-week T-Bill.
Penalty APR and When it Applies	<p align="center">% - % This APR will vary with the market base on the 26-week T-Bill.</p> <p>This APR may be applied to your account if you make a payment that is 60 days late or more.</p> <p>How Long Will the Penalty APR Apply? If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments. If we increase your APRs for any other reason, we may keep them at this higher level on new balances indefinitely.</p>	
Paying Interest	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.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.	
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:	
Fees to Open or Maintain your Account • Annual Fee:	None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	<p>5% of the amount of each transfer (maximum: \$ _____) during the introductory period. When the introductory period has ended, there will not be a fee for transfers.</p> <p>3% of the amount of each cash advance (minimum: \$5.00)</p> <p>1% of each transaction in U.S. dollars</p>
Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment:	<p>Up to \$25.00 if your payment is more than 10 days late.</p> <p>None</p> <p>Up to \$25.00 if your payment is returned for any reason.</p>

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."
Loss of Introductory Rate: We may end your Introductory Rate and apply the Penalty APR disclosed above if you make a late payment.