

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 800-678-5197 or PO Box 941914, Houston, Texas 77094 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	17.99%
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	None
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	
<ul style="list-style-type: none"> • Annual Fee: • Application Fee: 	<p>None</p> <p>None</p>
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer: • Cash Advance: • Foreign Transaction: 	<p>None</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	
<ul style="list-style-type: none"> • 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)."

Cash Back Rewards: Cardholders can earn cash back rewards of 0.5% on all eligible net purchases. A net purchase is the amount of a purchase less any credits, returns, and adjustments. Cash back rewards for transactions posted before 8:00 p.m. Central Time on the last day of every month will be paid out on the last day of that month as a statement credit in U.S. Dollars and rounded to the nearest cent. Transactions posted after 8:00 p.m. Central Time will be posted on the last day of the following month and appear on the following month's statement credit. Negative rewards will be held until amounts become positive and can be paid out. Certain transactions do not qualify for cash back rewards. These excluded transactions include cash advances, purchase of gift cards, balance transfers, checks, money orders, account fees or charges, interest charges, and any unauthorized/fraudulent charges. Account must be in good standing and not be delinquent more than 90 days for rewards to be paid out. Rewards do not expire, but unredeemed rewards are forfeited at the time of account closing. Rewards program is subject to change at any time.