

**FIRST CHOICE BANK**  
*Secured primor<sup>tm</sup> Classic*  
**SCHEDULE OF RATES AND FEES**

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>13.99%</b>
<b>APR for Cash Advances</b>	<b>18.99%</b>
<b>How to Avoid Paying Interest on Purchases</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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>

Fees	
<b>Set-up and Maintenance Fees</b>	NOTICE: The \$39 Annual Fee will be assessed before you begin using your card and will reduce your initial available credit. Based on an initial credit limit of \$200, the initial available credit will be \$161 (or \$132 if you choose to have an additional card).
<ul style="list-style-type: none"> <li>• Annual Fee</li> <li>• Additional Card Fee</li> </ul>	<p><b>\$39</b></p> <p><b>\$29</b></p>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<p>Either <b>\$5</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.</p> <p><b>3%</b> of each transaction in U.S. dollars.</p>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<p>Up to <b>\$29</b>.</p> <p>Up to <b>\$29</b>.</p>

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

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in the First Choice Bank Credit Card Agreement.

**Other Fees:** Replacement Card Fee: \$29; Copying Charges: \$5 per copy (no charge for document requests in connection with proper and timely written notice of a billing error); Optional Expedited Payment Fee: \$10.00 for each payment; Stop Payment Fee: \$29; Credit Limit Increase Fee: Up to \$49; Upgrade Fee: Up to \$49; Reinstatement Fee: \$29; Automated Account Information Fee: \$0.50 for each separate inquiry (no charge for your first two inquiries in a billing cycle).

**Charging Interest on Fees:** All fees, with the exception of the Annual Fee, are posted to your account as cash advances. Annual Fees are treated as Purchases. We charge interest on cash advances from the date

they are posted to your account until they are paid in full.