

Interest Rates, Interest Charges, and Fees – Secured Credit Card

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	22.99% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	22.99% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	26.99% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
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	
Annual Fee	\$25
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer 	Either \$10 or 4% of the amount of each transfer, whichever is greater.
<ul style="list-style-type: none"> • Cash Advance 	Either \$10 or 4% of the amount of each cash advance, whichever is greater.
<ul style="list-style-type: none"> • Foreign Transaction 	3% of the U.S. Dollar amount of each such transaction.
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment 	Up to \$38 (Varies by State. See next page for details.).
<ul style="list-style-type: none"> • Returned Payment 	Up to \$38 (Varies by State. See next page for details.).

How We Will Calculate Your Balance: We will use a method called “average daily balance (including new purchases).” See your Secured Credit Card Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise your rights is provided in your Secured Credit Card Agreement.

Late Payment fee for Iowa residents is **\$27 for the first violation and \$30 for each subsequent violation within next six billing cycles**. For other states the fee is **\$27** for the first violation and **\$38** for each subsequent violation within the next six billing cycles. If the Late Payment fee is greater than the Minimum Payment Due, the fee will be equal to the Minimum Payment Due.

Returned Payment fee for Iowa residents is **\$27 for the first violation and \$30 for each subsequent violation within next six billing cycles**. For other states the fee is **\$27** for the first violation and **\$38** for each subsequent violation within the next six billing cycles. If Returned Payment fee is greater than the Minimum Payment Due, the fee will be equal to the Minimum Payment Due.

SECURITY INTEREST: Information on the security interest you provided on the deposit account that secures your Credit Card account is provided in your Secured Credit Card Agreement.

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Interest Charges for Covered Members of the Armed Forces and Their Dependents: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36%. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

If you are a covered member of the armed forces or a dependent, you will not be charged annual fees, transaction fees, or penalty fees so that your cost may not exceed the Military Lending Act annual percentage rate cap. Armed Forces members and their dependents can hear about the protections provided to them by calling 1-866-761-2689 (TTY users call 1-800-659-5495).

Doing business in South Dakota as Bank of the West California.