



CLASSIC AND PLATINUM VISA®
PRICING INFORMATION ADDENDUM –
CREDIT LINE ACCOUNT AGREEMENT
AND FEDERAL DISCLOSURE STATEMENT

THIS IS YOUR ADDENDUM THAT CONTAINS PRICING INFORMATION FOR YOUR CLASSIC VISA, SECURED CLASSIC VISA, PLATINUM VISA, SECURED PLATINUM VISA, CALIFORNIA PROFESSIONAL FIREFIGHTERS ("CPF") VISA, SECURED CALIFORNIA PROFESSIONAL FIREFIGHTERS ("SECURED CPF") VISA, PROFESSIONAL FIREFIGHTERS OF ARIZONA ("PFFAZ") VISA, SECURED PROFESSIONAL FIREFIGHTERS OF ARIZONA ("SECURED PFFAZ") VISA, WA STATE COUNCIL OF FIREFIGHTERS ("WSCFF") VISA, AND SECURED WA STATE COUNCIL OF FIREFIGHTERS ("SECURED WSCFF") VISA CREDIT CARD AGREEMENT AND DISCLOSURE. PLEASE BE SURE TO READ THIS ADDENDUM CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Interest Rate and Interest Charges	
<p>Annual Percentage Rate (APR) For Purchases</p>	<p>Classic VISA: 11.99%</p> <p>Secured Classic VISA: 11.99%</p> <p>Platinum VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>Secured Platinum VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>California Professional Firefighters ("CPF") VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>Secured California Professional Firefighters ("Secured CPF") VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>Professional Firefighters Arizona ("PFFAZ") VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>Secured Professional Firefighters Arizona ("Secured PFFAZ") VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>WA State Council of Firefighters ("WSCFF") VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>Secured WA State Council of Firefighters ("Secured WSCFF") VISA: 8.99% - 16.99% based on Your creditworthiness.</p>
<p>APR For Balance Transfers</p>	<p>Classic VISA: 11.99%</p> <p>Secured Classic VISA: 11.99%</p> <p>Platinum VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>Secured Platinum VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>California Professional Firefighters ("CPF") VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>Secured California Professional Firefighters ("Secured CPF") VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>Professional Firefighters Arizona ("PFFAZ") VISA: 8.99% - 16.99% based on Your creditworthiness.</p>

Please refer to TOP OF PAGE 2 for more important information about Your Account

Interest Rate and Interest Charges (continued)	
APR For Balance Transfers (continued)	<p>Secured Professional Firefighters Arizona ("Secured PFFAZ") VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>WA State Council of Firefighters ("WSCFF") VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>Secured WA State Council of Firefighters ("Secured WSCFF") VISA: 8.99% - 16.99% based on Your creditworthiness.</p>
APR For Cash Advances	<p>Classic VISA: 11.99%</p> <p>Secured Classic VISA: 11.99%</p> <p>Platinum VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>Secured Platinum VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>California Professional Firefighters ("CPF") VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>Secured California Professional Firefighters ("Secured CPF") VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>Professional Firefighters Arizona ("PFFAZ") VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>Secured Professional Firefighters Arizona ("Secured PFFAZ") VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>WA State Council of Firefighters ("WSCFF") VISA: 8.99% - 16.99% based on Your creditworthiness.</p> <p>Secured WA State Council of Firefighters ("Secured WSCFF") VISA: 8.99% - 16.99% based on Your creditworthiness.</p>
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	For VISA, if You are charged interest, the charge will be no less than \$1.00.

Fees	
Penalty Fees	
<ul style="list-style-type: none"> Returned Payment Late Payment 	<p>Up to \$22.00</p> <p>Up to \$15.00</p>

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

Please refer to PAGE 1 for more important information about Your Account

The balances subject to the periodic Finance Charge are the average daily transactions balances outstanding during the month (including new transactions). To get the average daily balance, We take the beginning balance of Your Account each day, add any new purchases, balance transfers, cash advances, debit adjustments or other charges and subtract any payments, credits and unpaid Finance Charges. This gives Us the daily balance. Then, We add up all the daily balances for the billing cycle and divide them by the number of days in the billing cycle. The Finance Charge for a billing cycle is computed by multiplying the average daily balance subject to a Finance Charge by the Monthly Periodic Rate.

You can avoid Finance Charges on purchases by paying the full amount of the entire balance owed each month within 25 days of Your statement closing date. Otherwise, the new balance of purchases, and subsequent purchases from the date they are posted to Your Account, will be subject to a Finance Charge. Balance transfers and cash advances are always subject to a Finance Charge from the later of the date they are posted to Your Account or from the first day of the billing cycle in which the transaction is posted to Your Account.

If You are charged interest, the charged will be no less than \$1.00.

Your Classic VISA is subject to a Monthly Periodic Rate of 0.9992% (corresponding to an **ANNUAL PERCENTAGE RATE** of 11.99%).

Your Secured Classic VISA is subject to a Monthly Periodic Rate of 0.9992% (corresponding to an **ANNUAL PERCENTAGE RATE** of 11.99%).

Your Platinum VISA is subject to a Monthly Periodic Rate of 0.7492% - 1.4158% (corresponding to an **ANNUAL PERCENTAGE RATE** of 8.99% - 16.99%), based on Your creditworthiness.

Your Secured Platinum VISA is subject to a Monthly Periodic Rate of 0.7492% - 1.4158% (corresponding to an **ANNUAL PERCENTAGE RATE** of 8.99% - 16.99%), based on Your creditworthiness.

Your CPF VISA is subject to a Monthly Periodic Rate of 0.7492% - 1.4158% (corresponding to an **ANNUAL PERCENTAGE RATE** of 8.99% - 16.99%), based on Your creditworthiness.

Your Secured CPF VISA is subject to a Monthly Periodic Rate of 0.7492% - 1.4158% (corresponding to an **ANNUAL PERCENTAGE RATE** of 8.99% - 16.99%), based on Your creditworthiness.

Your PFFAZ VISA is subject to a Monthly Periodic Rate of 0.7492% - 1.4158% (corresponding to an **ANNUAL PERCENTAGE RATE** of 8.99% - 16.99%), based on Your creditworthiness.

Your Secured PFFAZ VISA is subject to a Monthly Periodic Rate of 0.7492% - 1.4158% (corresponding to an **ANNUAL PERCENTAGE RATE** of 8.99% - 16.99%), based on Your creditworthiness.

Your WSCFF VISA is subject to a Monthly Periodic Rate of 0.7492% - 1.4158% (corresponding to an **ANNUAL PERCENTAGE RATE** of 8.99% - 16.99%), based on Your creditworthiness.

Your Secured WSCFF VISA is subject to a Monthly Periodic Rate of 0.7492% - 1.4158% (corresponding to an **ANNUAL PERCENTAGE RATE** of 8.99% - 16.99%), based on Your creditworthiness.



815 Colorado Boulevard
 Los Angeles, CA 90041
 800-231-1626

VISA SIGNATURE® CREDIT LINE ACCOUNT AGREEMENT AND FEDERAL DISCLOSURE STATEMENT

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 March 12, 2021. You can call Us at (800) 231-1626 or write Us at P.O. Box 60890, Los Angeles, CA 90060 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) for Purchases

VISA Signature: 10.99% - 17.99% when You open Your Account, based on Your creditworthiness.
 After that, this APR will vary with the market based on the Prime Rate.

APR for Balance Transfers

VISA Signature: 10.99% - 17.99% when You open Your Account, based on Your creditworthiness.
 After that, this APR will vary with the market based on the Prime Rate.

APR for Cash Advances

VISA Signature: 10.99% - 17.99% when You open Your Account, based on Your creditworthiness.
 After that, this APR will vary with the market based on the Prime Rate.

How to Avoid Paying Interest on Purchases

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.

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

Penalty Fees

- Late Payment Up to **\$15.00**
- Returned Payment Up to **\$22.00**

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