

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 July 10, 2020. You can call Us at (800) 570-0265 or write Us at P.O. Box 1179, Klamath Falls, OR 97601 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases	VISA: 7.99% - 16.99% depending on Your creditworthiness VISA Secured: 14.90%
APR For Balance Transfers	VISA: 7.99% - 16.99% depending on Your creditworthiness VISA Secured: 14.90%
APR For Cash Advances	VISA: 9.99% - 17.99% depending on Your creditworthiness VISA Secured: 18.00%
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days following Your statement closing date. We will not charge You interest on purchases if You pay Your entire balance owed each month by Your payment due date.
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	For VISA Secured, \$25.00
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer 1.00% of each transfer (\$50.00 minimum), involving new money • Foreign Transaction 1.00% of each foreign currency transaction in U.S. Dollars. 0.90% of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$25.00 • Returned Payment Up to \$25.00

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