

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 **May 1, 2025**. You can contact us toll free at the number or address on Page 1 to inquire if any changes occurred since the effective date. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: https://www.dfs.ny.gov/consumers/credit_debt or (800) 342-3736.

INTEREST RATES and INTEREST CHARGES:

	Essential	Life Rewards	Extra World	Essential Secured
Annual Percentage Rate (APR) for Purchases, Cash Advances	13.25%, 14.25%, 17.25% or 17.90% depending on your credit history. This APR will vary with the market based on the Prime Rate.	15.25%, 16.25%, or 17.90% depending on your credit history. This APR will vary with the market based on the Prime Rate.	17.25% or 17.90% depending on your credit history. This APR will vary with the market based on the Prime Rate.	17.90%
APR for Balance Transfers	5.00%, 6.00%, or 7.00% Introductory APR for six months from the date of the transaction for balance transfers completed between April 1, 2025 and June 30, 2025 depending on your credit history. After that, your Standard APR will be 13.25%, 14.25%, 17.25% or 17.90% depending on your credit history. This APR will vary with the market based on the Prime Rate.	4.00%, 5.00%, or 6.00% Introductory APR for six months from the date of the transaction for balance transfers completed between April 1, 2025 and June 30, 2025 depending on your credit history. After that, your Standard APR will be 15.25%, 16.25%, or 17.90% depending on your credit history. This APR will vary with the market based on the Prime Rate.	3.00%, 4.00%, or 5.00% Introductory APR for six months from the date of the transaction for balance transfers completed between April 1, 2025 and June 30, 2025 depending on your credit history. After that, your Standard APR will be 17.25% or 17.90% depending on your credit history. This APR will vary with the market based on the Prime Rate.	
Penalty APR and When it Applies	17.90% This APR may be applied to your account if you make a payment that is late 60 days or more. How Long Will the Penalty APR Apply? If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments. If we increase your APRs for any other reason, we may keep them at this higher level on new balances indefinitely.			
Paying Interest	Your due date is at least 25 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			

SEE NEXT PAGE for more important information about this account

FEES:	
Fees to Open or Maintain your Account <ul style="list-style-type: none">• Annual Fee:• Application Fee:	None None
Transaction Fees <ul style="list-style-type: none">• Balance Transfer:• Cash Advance:• Foreign Transaction:	None None <i>Extra World: None; All Other Cards: 1% of each transaction in U.S. dollars</i>
Penalty Fees <ul style="list-style-type: none">• Late Payment:• Over-the-Credit Limit:• Returned Payment:	Up to \$35 if your payment is late. None Up to \$35 if your payment is returned for any reason.

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

Loss of Introductory Rate: We may end your Introductory Rate and apply the Penalty APR disclosed above if you make a late payment.