

## Disclosure Statement

**The Credit Card Agreement & this Disclosure Statement constitute the Agreement for the Account.**

| Interest Rates and Interest Charges                                       |                                                                                                                                                                                                                                                                                                |
|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <b>11.99% - 17.99%</b> based on your credit worthiness.                                                                                                                                                                                                                                        |
| <b>APR for Balance Transfers</b>                                          | <b>4.99%</b> introductory APR for the first 9 months. After that, the APR for balance transfers will be <b>11.99% - 17.99%</b> based on your creditworthiness.                                                                                                                                 |
| <b>APR for Cash Advances</b>                                              | <b>18.00%</b>                                                                                                                                                                                                                                                                                  |
| <b>Penalty APR and When it Applies</b>                                    | <p><b>18.00%</b> - This APR may be applied if you allow your Account to become 60 days past due.</p> <p><b>How Long Will the Penalty Apply?</b> If your APR is increased for the reason stated above, the Penalty APR will apply until you make six consecutive minimum payments when due.</p> |
| <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. We will begin charging interest on cash advances and balance transfers on the transaction date.           |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</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> .                                           |

| Fees                    |                                                                                                                                                                       |
|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Annual Fee</b>       | <b>\$50</b> ; The fee may be waived in subsequent years if the account holder spends \$30,000 for consumer and \$50,000 for business on an annual basis.              |
| <b>Transaction Fees</b> |                                                                                                                                                                       |
| Cash Advance            | Either <b>\$2</b> or <b>2%</b> of the amount of each cash advance, whichever is greater (maximum fee: \$500).                                                         |
| <b>Penalty Fees</b>     |                                                                                                                                                                       |
| Late Payment            | Either <b>\$15</b> or <b>5%</b> of each past due payment, whichever is less, for past due payments of at least \$10 which remain unpaid for 10 days or more after the |

|                  |                                           |
|------------------|-------------------------------------------|
|                  | due date (including Sundays and holidays) |
| Returned Payment | Up to <b>\$29</b>                         |

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

**Billing Rights:** See your Credit Card Agreement for information on how to exercise your rights to dispute transactions.

**Issuer:** The issuer and administrator of the credit card program is PointBank, 400 Westway St, Denton, TX 76201, 940-686-7000.

### **How Interest Charges are Determined & When They are Imposed**

Interest Charges on the Account will be figured on each monthly billing statement by applying the periodic rate to the total Balance Subject to Interest Charges. The periodic rate used to compute Interest Charges is disclosed above and is a monthly rate which, when multiplied by 12, equals the APR disclosed above. If you obtain Cash Advances, Balance Transfers or elect to pay for Purchases in installments, each periodic statement will include an Interest Charge. There is no minimum Interest Charge. In connection with Cash Advances and Balance Transfers, the first monthly billing statement after you receive a Cash Advance or Balance Transfer will include an Interest Charge from the date the transaction is posted to your Account. There is no period within which you may repay cash advances or balance transfers in order to avoid an Interest Charge.

Interest Charges will not be imposed on purchases posted to your account in certain circumstances. For example, assuming that billing cycles begin on the first day and end on the last day of each calendar month, and the month of June is the “current” billing cycle: if (1) the purchase balance at the end of the preceding May billing cycle is paid in full by the payment due date (in June) for the May billing cycle and (2) the purchase balance at the end of the June billing cycle is paid in full by its payment due date (in July), no Interest Charges will be imposed on purchases posted to the account during June. However, if the purchase balance of the May billing cycle is not paid in full by its payment due date in June, Interest Charges will be imposed on purchases posted to the account in June from the date of such posting. If the June purchase balance is not paid in full by its payment due date in July, Interest Charges will be imposed from the first day of the July billing cycle on, but only on, the portion of June purchases not paid by the payment due date in July.

Any portion of the New Balance appearing on a monthly billing statement (including Cash Advances, Balance Transfers, Purchases, Interest Charge and Other Charges) which is not paid in full and credited to the Account by the “Payment Due Date” shown on that statement becomes part of the “Previous Balance” on your next monthly billing statement.

All payments received by 5:00 p.m. during our normal business day at the address indicated on the monthly billing statement will be credited to the Account as of the date of receipt of payment. Payments received at the address indicated on the monthly billing statement after our regular business hours will be credited the following business day. If payment is made at any location other than such address, credit for the payment may be delayed up to 5 days.

### **Method of Computing Balance Subject to Interest Charge**

The Balance Subject to an Interest Charge is the sum of the “Average Daily Balance” for Purchases and the “Average Daily Balance” for Cash Advances and Balance Transfers, computed as follows:

The Average Daily Balance for Purchases is computed by adding each day’s ending balance for the current billing cycle (less any Interest Charge included therein and excluding any Cash Advances and Balance Transfers made during the current billing cycle), and dividing the total of such balances by the number of days in the

billing cycle. Such total will include Purchases and debit adjustments made during the current billing cycle only if you have not paid in full the New Balance figure from the previous statement as indicated by a "Payment" figure equal to or greater than the "Previous Balance" figure under the Summary of Transactions on the statement for the current billing cycle.

The Average Daily Balance for Cash Advances and Balance Transfers is computed by adding each day's outstanding balance of Cash Advances and Balance Transfers charged to the Account during the current billing cycle, and dividing the total of such balances by the number of days in the billing cycle.

If the Cash Advance and Balance Transfer portion of the New Balance and the Interest Charge applicable thereto are not paid in full and credited to the Account by the "Payment Due Date" shown on the first monthly billing statement to which the Cash Advance and Balance Transfer is billed, any balance remaining becomes a part of the "Previous Balance" on Cardholder's next periodic statement and is computed as part of the Average Daily Balance for Purchases.

### **Armed Forces Members and 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 percent. 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). To hear this same disclosure and for a general description of your payment obligations for this credit card account, please call us at 940-686-7000.

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