

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 April 1, 2025. You can contact us toll free at (800) 327-4286 or P.O. Box 408, 1018 East Union Avenue, Olympia, Washington 98507 to inquire if any changes occurred since the effective date.

| INTEREST RATES and INTEREST CHARGES: | |
|---|---|
| | VISA PERKS |
| Annual Percentage Rate (APR) for Purchases | 11.00%, 11.50%, 13.50%, 16.50%, 21.50%, or 22.50% depending on your credit history. This APR will vary with the market based on the Prime Rate. |
| APR for Cash Advances | 13.00%, 13.50%, 15.50%, 18.50%, 23.50%, or 24.50% depending on your credit history. This APR will vary with the market based on the Prime Rate. |
| APR for Balance Transfers | 11.00%, 11.50%, 13.50%, 16.50%, 21.50%, or 22.50% depending on your credit history. This APR will vary with the market based on the Prime Rate. |
| Paying Interest | Your due date will be at least 23 days after the closing date of each billing cycle. We will not charge you interest on purchases for a billing cycle (if there is no unpaid purchases balance from the prior cycle) 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 | 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: | |
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| Fees to Open or Maintain your Account <ul style="list-style-type: none"> • Annual Fee: • Application Fee: | <p>None</p> <p>None</p> |
| Transaction Fees <ul style="list-style-type: none"> • Balance Transfer: • Cash Advance: • Foreign Transaction: | <p>None</p> <p>None</p> <p>1% of each transaction in U.S. dollars if the transaction involves a currency conversion 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion</p> |
| Penalty Fees <ul style="list-style-type: none"> • Late Payment: • Over-the-Credit Limit: • Returned Payment: | <p>Up to \$20.00 if your payment is not received by the closing date of each billing cycle</p> <p>None</p> <p>Up to \$25.00 if your payment is returned for any reason</p> |

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