

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of _____. You can call Us at (800) 433-1837 or write Us at P.O. Box 4000, Spokane Valley, WA 99037 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

<p>Annual Percentage Rate (APR) For Purchases</p>	<p>VISA Luna: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Pirate Pride: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured VISA: _____%</p> <p>VISA Gold: _____% - _____% based on Your creditworthiness.</p>
<p>APR For Balance Transfers</p>	<p>VISA Luna: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Pirate Pride: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured VISA: _____%</p> <p>VISA Gold: _____% - _____% based on Your creditworthiness.</p>
<p>APR For Cash Advances</p>	<p>VISA Luna: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Pirate Pride: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum: _____% - _____% based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured VISA: _____%</p> <p>VISA Gold: _____% - _____% based on Your creditworthiness.</p>
<p>Penalty APR And When it Applies</p>	<p>Up to 18.00%</p> <p>The APR may be applied if You:</p> <ol style="list-style-type: none"> 1) Make a late payment; 2) Are otherwise in default under this Agreement. <p>How Long Will The Penalty APR Apply? If Your APRs are increased for these reasons, for transactions that you make prior to the effective date of the increase, the Penalty Rate will apply until you make the next six consecutive minimum payments when due. For transactions that you make after the effective date of the increase, the Penalty Rate may be applied indefinitely.</p> <p>VISA Pirate Pride: _____%</p> <p>VISA Platinum: _____%</p> <p>The APR may be applied if You:</p> <ol style="list-style-type: none"> 1) Discontinue Direct Deposit <p>How Long Will The Penalty APR Apply? If Your APR is increased for this reason the Penalty Rate may be applied indefinitely.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>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.</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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.</p>

SEE TOP OF PAGE 2 for more important information about Your Account

Fees	
Annual Fee	VISA Luna, \$29.00
Transaction Fees	
<ul style="list-style-type: none"> Foreign Transaction 	Except VISA Luna, _____% of each foreign currency transaction in U.S. dollars. Except VISA Luna, _____% of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees	
<ul style="list-style-type: none"> Returned Payment Late Payment 	Up to \$ _____ Up to 5.00% of the payment due or \$25.00 after 10 days (depending on Your state of residence when You applied for credit)

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

Loss of Preferential APR: We may end Your Preferential APR and apply the Penalty Rate if your direct deposit is interrupted.

SEE PAGE 1 for more important information about Your Account