

## Yendo MASTERCARD® Credit Card

### RATES AND FEES TABLE

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>24.99%</b>
<b>Annual Percentage Rate (APR) for Cash Advances</b>	<b>29.99%</b>
<b>Annual Percentage Rate (APR) for Balance Transfers</b>	<b>29.99%</b>
<b>Paying Interest</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>	<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>.</b>
Fees	
<b>Annual Fee</b>	<b>\$40</b> , billed annually on the date of account creation, first year fee is waived.
<b>Transaction Fees</b> · Foreign Transactions · Balance Transfers · Cash Advances	<b>3%</b> of the transaction amount, in U.S. dollars <b>\$3</b> or <b>3%</b> of the amount, whichever is greater (maximum <b>\$100</b> ) <b>\$3</b> or <b>3%</b> of the amount of cash advance, whichever is greater
<b>Penalty Fees</b> · Late Payment · Returned Payment · Overlimit	Up to <b>\$25</b> Up to <b>\$25</b> <b>None</b>

**How We Will Calculate Your Balance:** We use a method called the “average daily balance (including new transactions)” See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Credit Limit:**

Your initial credit limit will be between **\$450 and \$10,000**.

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