



10120 Pacific Heights Blvd., Suite 100
San Diego, CA 92121

Platinum Mastercard Credit Card Agreement Rates and Terms

Effective April 1, 2024

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	4.99% Platinum Secured (program closed to new applications) 9.90% Platinum Plus 12.90% Platinum 14.90% Platinum Gold 17.90% Platinum Credit Builder 18.90% Platinum Classic 19.90% Platinum Membership (program closed to new applications)
Penalty APR and When it Applies	NONE
How to Avoid Paying Interest	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. Interest on cash advances and balance transfers begins on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.01.
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	
Annual Fee	NONE - Platinum Secured, Platinum Plus, Platinum, Platinum Gold \$5 Platinum Credit Builder \$25 Platinum Classic \$35 Platinum Membership
Transaction Fees <ul style="list-style-type: none"> Balance Transfer Cash Advance Foreign Transaction 	NONE NONE 1% of each transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> Late Payment Over-the-Credit Limit Returned Payment 	\$10 if minimum monthly payment is more than 10 days late NONE \$18 applies to payments returned from an account where the payee is an accountholder, repeatedly returned items, and situations where the borrower has a reasonable ability to know that the payment will not be paid (ex. an incomplete or expired check).

How We Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your Consumer Credit Card Agreement and Disclosure for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercises those rights is provided in your Consumer Credit Card Agreement and Disclosure.