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ADDITIONAL DISCLOSURE – FEDERAL TRUTH-IN-LENDING ACT

THE TERMS OF THIS ADDITIONAL DISCLOSURE ARE AN INTEGRATED PART OF YOUR CREDIT CARD ACCOUNT AGREEMENT, AND ARE INCORPORATED THEREIN BY REFERENCE.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases	Bay Cash VISA: <u>18.000 %</u> This APR will vary with the market based on the Prime Rate.
APR For Balance Transfers	Bay Cash VISA: <u>18.000 %</u> This APR will vary with the market based on the Prime Rate.
APR For Cash Advances	Bay Cash VISA: <u>18.000 %</u> This APR will vary with the market based on the Prime Rate.
Paying Interest	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date. We will begin charging interest on cash advances and balance transfers on the transaction date.
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

Transaction Fees	
• Cash Advance	2.00% of each advance [\$2.00 Minimum].
Penalty Fees	
• Late Payment	Up to \$28.00

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

Billing Rights: Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

The current Index, Margin, Daily Periodic Rate and corresponding Annual Percentage Rate applicable to Your Account is set forth below.

	Variable Rate		Daily Periodic Rate <i>for Purchases</i>	ANNUAL PERCENTAGE RATE <i>for Purchases</i>
	Index	Margin		
Bay Cash VISA	<u>7.500</u>	<u>10.990</u>	<u>0.04932</u> %	<u>18.000</u> %
	Variable Rate		Daily Periodic Rate <i>for Balance Transfers</i>	ANNUAL PERCENTAGE RATE <i>for Balance Transfers</i>
	Index	Margin		
Bay Cash VISA	<u>7.500</u>	<u>10.990</u>	<u>0.04932</u> %	<u>18.000</u> %
	Variable Rate		Daily Periodic Rate <i>for Cash Advances</i>	ANNUAL PERCENTAGE RATE <i>for Cash Advances</i>
	Index	Margin		
Bay Cash VISA	<u>7.500</u>	<u>10.990</u>	<u>0.04932</u> %	<u>18.000</u> %