

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 07/01/2018. You can contact us toll free at (800) 230-0200 or at the address above to inquire if any changes occurred since the effective date.

| INTEREST RATES and INTEREST CHARGES: | | | |
|---|---|--|--|
| | VISA PLATINUM | VISA SECURED | VISA CREDIT BUILDER |
| Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers | 10.65%, 12.65%, 15.65%, 17.65%, or 20.65% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate. | 18.65% This APR will vary with the market based on the Prime Rate. | 22.65% This APR will vary with the market based on the Prime Rate. |
| Paying Interest | Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases 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 \$1.50. | | |
| 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: | |
|---|---|
| Fees to Open or Maintain your Account <ul style="list-style-type: none"> • Application Processing Fee: • Annual Fee: | <p><i>NOTICE (Applies to Visa Secured and Visa Credit Builder only):</i> Maintenance fees may be assessed before you begin using your card and will reduce the amount of credit you initially have available. For example, if you are assigned the minimum credit limit of \$500.00, and if your maintenance fees are \$100.00, your initial available credit will be only \$400.00.</p> <p><i>Visa Platinum: \$50.00</i> (one-time charge if a current Credit Rebuilder cardholder applies for the Visa Platinum card); <i>Visa Secured: None;</i> <i>Visa Credit Rebuilder: \$50.00</i> (charged at the time you apply for the Credit Rebuilder card; and at the time you apply for any credit limit increases; and if Credit Rebuilder cardholders apply for the Visa Platinum card).</p> <p><i>Visa Platinum: None;</i> <i>Visa Secured: \$0.00 for the first year, \$50.00 thereafter on each anniversary date;</i> <i>Visa Credit Rebuilder: \$50.00</i> (charged at account opening and annually).</p> |
| Transaction Fees <ul style="list-style-type: none"> • Balance Transfer: • Cash Advance: • Foreign Transaction: | <p>None</p> <p>None</p> <p>3% of each transaction in U.S. dollars.</p> |
| Penalty Fees <ul style="list-style-type: none"> • Late Payment: • Over-the-Credit Limit: • Returned Payment: | <p>If your payment is more than 2 days late, up to \$25.00 for the first offense and up to \$35.00 each if 2 or more offenses occur within 6 months.</p> <p>Up to \$25.00 if you exceed your credit limit.</p> <p>Up to \$25.00 if your payment is returned for any reason.</p> |

SEE NEXT PAGE for more important information about this account

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

Variable Rate: The Annual Percentage Rate will change as the Prime Rate changes. It will be equal to the 'Prime Rate' as published in the *Wall Street Journal* on June 30th each year plus a margin based on your creditworthiness. The rate will change in July of each year if the Prime Rate changes.

Card Agreement: You will receive a Visa Credit Card Agreement/Disclosure with the Card. Please read the entire disclosure for complete details regarding the terms of the account, including rates and fees which are subject to change. The Agreement/Disclosure is also available on our website at www.wefloridafinancial.com or call us at 954-745-2400 option 4 for complete details.

Balance Transfer Requests: You may request to transfer balances from your higher interest rate credit or store cards by contacting us at 954-745-2400 or 800-230-0200, option 4. You may transfer any amount; however, the total amount transferred, including any fees, must be less than your available credit limit. You should not transfer the amount of any disputed purchases or other charge. You may lose your dispute rights if you do. You may not transfer balances from other accounts issued by We Florida Financial. We process multiple balance transfers in the order requested. If a balance transfer will exceed the credit available, you authorize us to process any balance transfer less than the amount requested up to the amount of your credit limit. Please allow up to two weeks for balance transfers to be completed. Accordingly, you should continue to make all required payments until you confirm balance transfers were made. Balance transfers are processed by mailing a check to the card issuer for payment. Interest begins to accrue on balance transfers on the date a check is issued for payment.