

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of September 18, 2025. You can call Us at (888) 978-9728 or write Us at 4140 Harrison Boulevard, Ogden, Utah 84403 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

<p>Annual Percentage Rate (APR) For Purchases, Balance Transfers, and Cash Advances</p>	<p>VISA – Go2: 8.96% These APRs will vary with the market based on the Prime Rate.</p> <p>Secured VISA – Go2: 8.96% These APRs will vary with the market based on the Prime Rate.</p> <p>VISA Platinum – Cash Back: 18.00% These APRs will vary with the market based on the Prime Rate.</p> <p>VISA Platinum – Rewards: 15.75% These APRs will vary with the market based on the Prime Rate.</p> <p>VISA Platinum – Rate Advantage: 13.75% These APRs will vary with the market based on the Prime Rate.</p> <p>Wildcat Card: 15.75% These APRs will vary with the market based on the Prime Rate.</p>
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<p>How to Avoid Paying Interest on Purchases</p>	<p>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.</p>
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<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>
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Fees

<p>Annual Fee</p>	<p>For VISA – Go2, \$50.00 For Secured VISA – Go2, \$50.00</p>
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<p>Transaction Fees</p> <p>Cash Advance Foreign Transaction</p>	<p>Except Wildcat Card, 1.50% of each cash advance (\$3.00 Minimum). 1.00% of each foreign currency transaction in U.S. Dollars. 0.80% of each U.S. Dollar transaction that occurs in a foreign country.</p>
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<p>Penalty Fees</p> <p>Returned Payment Late Payment</p>	<p>Up to \$25.00 Up to \$25.00</p>
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How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."