Interest Rate and Interest Charges

<table>
<thead>
<tr>
<th>Annual Percentage Rate (APR) for Purchases and Cash Advances</th>
<th>Discounted APR for Kalo Deluxe checking account holders. 17.85%</th>
<th>Discounted APR for Kalo Plus checking account holders. 17.90%</th>
<th>APR for non Kalo Deluxe or non Kalo Plus checking account holders. 18.00%</th>
</tr>
</thead>
</table>

Paying Interest

You will be charged interest from the transaction date.

Fees

<table>
<thead>
<tr>
<th>Annual Fee</th>
<th>$25 (Annual fee waived for Kalo Plus and Kalo Deluxe checking account holders)</th>
</tr>
</thead>
</table>

Transaction Fees

- Statement Reconciliation
  - Statement Reconciliation Fee $10.00 per half hour
- Research
  - Research Fee $10.00 per half hour
- Stop Payment
  - Stop Payment Fee $30

Penalty Fees

- Late Payment
  - 5% of the Minimum Amount Due or the part of it that remains unpaid
  - up to $29.00
- Over-the-Credit Limit
  - up to $25.00
- Returned Payment

How We Will Calculate Your Balance: We use a method called “daily balance (including current 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.