

ESL Visa® Secured Credit Card Information

56869-30-35 (12/25)

| Interest Rates and Interest Charges | |
|---|--|
| Annual Percentage Rate (APR) for Purchases | 17.75% This APR will vary with the market based on the Prime Rate. ¹ |
| APR for Balance Transfers | 17.75% This APR will vary with the market based on the Prime Rate. ¹ |
| APR for Cash Advances | 17.75% This APR will vary with the market based on the Prime Rate. ¹ |
| Penalty APR and When it Applies | 18.00% This APR may be applied to your account if: <ol style="list-style-type: none">1. Your minimum monthly payment is not made for two consecutive billing cycles. How long will the Penalty APR apply? If your APRs are increased for the reason above, the Penalty APR will be applied until the billing cycle after your past due status is corrected. |
| Paying Interest | Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date. |
| Minimum Interest Charge | If you are charged interest, the charge will be no less than \$.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 . |

See reverse side for additional information.

Fees

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| Annual Fee | None |
| Balance Transfer Fee | None |
| Cash Advance Fee | None |
| Transaction Fees •International Service Assessment | 1% of transaction amount |
| Penalty Fees •Late Payment •Returned Payment •Returned Check | Up to \$25.00 Up to \$25.00 Up to \$25.00 |
| Other Fees | None |

1: We add 11.00% to the Prime Rate to determine the Purchase, Balance Transfer and Cash Advance Rates. As of 12/11/25, the Prime Rate was 6.75%. Your APR will not exceed the maximum allowed by applicable law, which is currently 17.99%.

How we will calculate your balance

We use a method called “average daily balance (including new purchases).” 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.

Security Interest

We have or will acquire a security interest in the funds (equal to your credit limit) that you deposited into the ESL Secured Credit Card Savings account, which you opened at the same time as this ESL Visa Secured Credit Card account.