

PESTO SECURED MASTERCARD
Disclosure of Rate, Fees, and Other Cost Information

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	29.99% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	29.99% This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 21 days after the close of each Billing Cycle. We will not charge you any interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances on the transaction date.
Minimum Interest Charge	There is no minimum interest charge. You will be charged any interest due, regardless of amount.
For Credit Card Tips from the Consumer Financial Protection Bureau (CFPB)	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

Annual Fee	\$39.96 (\$3.33) billed monthly
Transaction Fees	<ul style="list-style-type: none"> • Foreign Transaction: Either \$5 for each transaction or 3% of each transaction amount in U.S. dollars, whichever is greater. • Cash Advance: Either \$5 for each Cash Advance or 3% of the amount of each Cash Advance, whichever is greater.

Penalty Fees	
<ul style="list-style-type: none"> Late Payment 	Up to \$40
<ul style="list-style-type: none"> Returned Payment 	Up to \$40

How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions).”

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

Annual Fee; Authorized Users: There is an annual fee of \$39.96, which we will charge to your Account in equal monthly installments of \$3.33. We will charge the first installment to your Account on the date your Account is opened. The annual fee will renew on each anniversary of the date your Account was opened. If you request a card for an Authorized User, we will charge \$12 for each card, which we will charge to your Account in equal monthly installments of \$1.00. The annual fee(s) will reduce the amount of your available credit. The annual fee(s) are nonrefundable. The annual fee(s) must be paid before Account closure.

These Disclosures: These Disclosures are accurate as of [08/14/2023]. This information may have changed after that date. To find out what may have changed, write to us at Pesto, 2093 Philadelphia Pike #9222, Claymont, DE 19703 or call us toll-free at (888) 221-9804.

How We Will Calculate Your Variable APRs: The variable APRs on your Account will be determined each Billing Cycle by adding a margin to the Prime Rate (U.S.) as published in the Money Rates section of The Wall Street Journal on the 25th day of each month. If The Wall Street Journal is not published on that day, then we will use the immediately preceding edition. Any change to the APR will be effective on the first day of the next Billing Cycle. The margin that will be added to the Prime Rate for Purchases and Cash Advances can range from 19.99% to 32.99%. As of July 27, 2023, the Prime Rate was 8.50%. The variable APRs may increase or decrease each month if the Prime Rate changes. If the Prime Rate changes, your new variable APRs will take effect as of the first day of your next Billing Cycle. Any increase in the U.S. Prime Rate may increase your interest, daily periodic rates, and your Minimum Payment. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate. Variable APRs will not exceed the maximum rates permitted by applicable law.

Secured Credit Card Account: In consideration of the issuance of this secured credit card account, you agree to pledge an item of personal property (“collateral”) in accordance with the terms in the Security Agreement, which has been provided to you. If you fail to make your required payments on your secured credit card account, you could lose your rights, title and interest in the collateral.

Cash Advances: Cash Advances are made available at our discretion and are only available to the extent of your Cash Advance Limit.

Late Payment Fee: We have the right to charge you a late payment fee if your total Minimum Payment is not made by the Payment Due Date shown on your Statement. The fee is \$30 if you were not charged a late payment fee during the prior six consecutive Billing Cycles. Otherwise, it is \$40. The fee will not exceed the amount permitted by law. The fee will be charged to your Account on the day after your Payment Due Date.

Returned Payment Fee: We have the right to charge you a returned payment fee each time you make a payment that is returned unpaid for any reason. The fee is \$30 if you were not charged a returned payment fee during the prior six consecutive Billing Cycles. Otherwise, it is \$40. The fee will not exceed the amount permitted by law.

Express Card Delivery Fee: There is a \$35 fee per request for an express card delivery.

How We Will Calculate the Interest Charge: We use the “average daily balance (including new transactions)” method to calculate the interest charge. This means that at the end of each Billing Cycle, we: (1) multiply your average daily balance (including new transactions) by the daily periodic rate for that transaction type, and (2) multiply the result by the number of days in the Billing Cycle. The “daily periodic rate” is equal to the APR applicable to the transaction type, divided by 365. To get the “average daily balance,” we take the beginning balance of your Account each day of the Billing Cycle, add any new transactions, including Cash Advances, and fees posted that day, and the interest accrued on the previous day’s balance (compounding interest), and then subtract any payments or credits credited to your Account as of that day. This gives us the daily balance. Then, we add up all the daily balances for each day of the Billing Cycle and divide the total by the number of days in the Billing Cycle. This gives us the “average daily balance.” Due to rounding or a minimum interest charge, this interest calculation may vary from the interest charge actually assessed. If any day’s daily balance is a credit balance, we will treat it as a balance equal to \$0.00. If you paid your entire Account balance by the Payment Due Date shown on your Statement in the prior Billing Cycle (i.e., if you have a grace period on Purchases), we will not include new Purchases and Fees made in the current Billing Cycle in the daily balance.

Daily Periodic Rates: The daily periodic rate for your Purchase APR and Cash Advance APR can range from [0.07121]% to [0.09860]%.

Grace Period on Purchases: If you pay your Statement’s New Balance in full by the Payment Due Date shown on your Statement each Billing Cycle, we will not charge you any interest on new Purchases that post to your Account. We refer to this as a grace period on Purchases. If you have a grace period on Purchases, but you fail to pay your next New Balance in full by the Payment Due Date shown on your Statement, we will charge interest on the unpaid Purchase balance and any new Purchases from the date they are posted to your Account, but we will apply any payment that you do make before the Payment Due Date as of the first day in the Billing Cycle.

There is no grace period on transactions or related fees that post to your Account as Cash Advances. Interest will begin accruing on Cash Advances on the transaction date.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services by telephone at (800) 342-3736 or visit its website at <https://www.dfs.ny.gov/> for free information on comparative credit card rates, fees and grace periods.

Military Lending Act (MLA) Disclosure: The following disclosure applies to persons covered by the MLA. Other governmental programs and laws may also govern or apply to this transaction but are not described in the following disclosure. Federal law provides important protections to members of the armed forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than credit application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this information and a description of your payment obligation verbally, please call the following toll-free number (888) 221-9804.

California Residents: The applicant, if married, may apply for a separate Account.

Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

Illinois Residents: (a) No applicant may be denied a credit card on account of race, color, religion, national origin, ancestry, age (between 40 and 70), sex, marital status, physical or mental disability unrelated to the ability to pay or unfavorable discharge from military service; (b) the applicant may request the reason for rejection of his or her application for a credit card; (c) no person need reapply for a credit card solely because of a change in marital status unless the change in marital status has caused a deterioration in the person's financial position; and (d) a person may hold a credit card in any name permitted by law that he or she regularly uses and is generally known by, so long as no fraud is intended thereby.

Maryland Residents: Finance charges will be made in amounts or at rates not in excess of those permitted by law.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit-worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

Married Wisconsin Residents: You confirm that this Account is being incurred in the interest of your marriage or family. No provision of any marital property agreement, unilateral statement, or court decree under the Wisconsin Marital Property Act adversely affects our interest unless, prior to the time the credit is granted, we are furnished a copy of the agreement, statement or decree or have actual knowledge of the adverse provision when your Account is opened. You understand we may be required to give notice of this Account to your spouse. Married Wisconsin residents must furnish the name and address of their spouse to us at 2093 Philadelphia Pike #9222, Claymont, DE 19703.

Notice to Residents of All States, including New York, Rhode Island, Vermont: You understand and agree that a consumer credit report may be obtained in connection with your application and from time to time in connection with any updates, renewals, or extensions of any Account issued as a result of your application. Upon your request, you will be informed of whether or not a consumer credit report was obtained and, if it was, you will be given the name and address of the consumer reporting agency that furnished the report. You also give us and our agents, successors, and assigns permission to access your consumer credit report in connection with any transaction, or extension of credit, and on an ongoing basis, for the purpose of reviewing your Account, taking collection action on your Account, or for any other legitimate purposes associated with your Account.