

Key Secured Credit Card[®]

As of January 27, 2022

A solution that helps you build your credit* and puts you on the path to financial progress.

| Interest Rates and Interest Charges | |
|--|---|
| Annual Percentage Rate (APR) for Purchases | Your APR will be 22.99% . This APR will vary with the market based on the Prime Rate. |
| How to Avoid Paying Interest on Purchases | Your payment due date is at least 25 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 of each month. |
| Minimum Interest Charge | If you are charged interest, the charge will be no less than \$0.50 . |
| 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 | |
|-------------------|------|
| Annual Fee | None |
| Transaction Fees: | |

| | |
|--------------------------------|---|
| Foreign Transaction Fee | 3% of the amount of each foreign transaction after its conversion into U.S. Dollars. Transactions originating in Canada are excluded from this fee. Refer to Terms & Conditions. |
| Penalty Fees: | |
| Late Payment Fee | Up To \$40.00 . |

For help, call us at 1-800-539-9055.

Clients using a TDD/TTY device: 1-800-539-8336.

Use of the Key Secured Credit Card can help you build your credit when the minimum payment is made by the due date, each month.

How We Calculate Your Balance: We use a method called the average daily balance method (including new purchases).

Subject to credit approval.