

## ACCOUNT OPENING DISCLOSURES—MERRICK UNSECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>20.20% to 30.45%</b> when you open your account, based on creditworthiness. Your APR will vary with the market based on the Prime Rate.*
APR for Cash Advances	<b>25.20% to 35.45%</b> when you open your account, based on creditworthiness. Your APR will vary with the market based on the Prime Rate.*
Paying Interest	Your Payment 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 New Balance by the Payment Due Date each month. We will begin charging interest on Cash Advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00
For Credit Card Tips from the Consumer Financial Protection Bureau	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
Fees	
<b>Set-up and Maintenance Fees</b>  <ul style="list-style-type: none"> <li>· Annual Fee</li> <li>· Account Set-up Fee</li> <li>· Additional Card Fee</li> </ul> <b>Transaction Fees</b> <ul style="list-style-type: none"> <li>· Cash Advance</li> <li>· Foreign Transaction</li> </ul> <b>Penalty Fees</b> <ul style="list-style-type: none"> <li>· Late Payment</li> <li>· Over Limit</li> <li>· Returned Payment</li> </ul>	<p>NOTICE: Some of these set-up and maintenance fees will be assessed before you begin using your card and will reduce the amount of credit you initially have available. For example, if your minimum credit limit is \$300, your initial available credit limit will be only about \$228 (based on a one-time \$0 set-up fee and a \$72 annual fee) or about \$216 if you also choose to have an additional card.</p> <p>You may still reject this plan, provided that you have not yet used the account or paid a fee after receiving a billing statement. If you do reject the plan, you are not responsible for any fees or charges.</p> <p><b>\$0 to \$72</b> the first year. Billed \$0 to \$6 per month thereafter.</p> <p><b>\$0 to \$75</b> (one-time fee)</p> <p><b>\$0 to \$12</b> per additional card issued, per year. Billed \$0 to \$1 per month, per card thereafter.</p> <p>Either <b>\$10</b> or <b>4%</b> of the amount advanced, whichever is greater.</p> <p><b>2%</b> of each transaction in U.S. Dollars.</p> <p>Up to <b>\$40</b></p> <p><b>\$0</b></p> <p>Up to <b>\$40</b></p>

**How We Will Calculate Your Balance:** We use a method called "average daily balances (including new purchases)." See your Cardholder Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

**Annual Percentage Rates:** Daily Periodic Rate for Purchases .05534% to .08342%; Daily Periodic Rate for Cash Advances .06904% to .09712%.

**Variable Rate Information:** Purchase Margin 16.20 to 26.45 percentage points; Cash Advance Margin 21.20 to 31.45 percentage points. Your APR for Purchases and Cash Advances may vary. Your APR is determined monthly by adding the appropriate margin to the Prime Rate\*. If the Prime Rate\* increases, your APR will increase accordingly, with no cap. An increase in your APR will result in an increase of your minimum payment amount.

\*"Prime Rate" means the prime rate of interest published on the last business day of each month in *The Wall Street Journal* (or a comparable rate if *The Wall Street Journal* ceases publication).

**Minimum Payment:** All past-due amounts, plus the greater of the following amounts: (i) 1% of your New Balance plus billed Late Fees, Cash Advance Transaction Fees, Over Limit Fees, Returned Payment Fees, Interest Charges, any Annual Fee billed monthly, and any Additional Card Fee billed monthly during the Billing Cycle for which the Minimum Payment is calculated, as shown on that periodic statement, rounded to the next-higher dollar; or (ii) \$40. If the New Balance is less than \$40, the Minimum Payment will be the total amount owed.