

**Summary of Terms for  
Oakstone Secured  
Credit Cards  
as of 4/1/2022**

Oakstone Secured MasterCard® Gold Credit Card	Oakstone Secured Rewards MasterCard® Credit Card
These APRs will vary with the market based on the Prime Rate	
Prime Rate plus Margin of 10.74%*	Prime Rate plus Margin of 10.74%*
Prime Rate plus Margin of 16.74%*	Prime Rate plus Margin of 19.74%*
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 balance by the due date each month. We will begin charging interest on cash advances on the date of the cash advance.	
If you are charged interest, the charge will be no less than \$1.50	
\$39	\$49
Either \$10.00 or 3% of the amount of each Cash Advance, whichever is greater 3% of the transaction amount	
Up to \$41.00 Up to \$30.00	

**How We Will Calculate Your Balance:** We use a method called "daily balance". \*See the Cardholder Agreement for more details.

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