



IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION - The information provided in this disclosure is accurate as of _____. The information may have changed after that date. To find out what may have changed call us at 832-604-4848 or write us at 18540 Northwest Freeway, Houston, TX 77065. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you with the new card(s).

Interest Rates and Interest Charges

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| ANNUAL PERCENTAGE RATE for Purchases | 11.40% - 18.00% When you open your account based on your creditworthiness. Your APR will vary with the market based on the Prime Rate. |
| ANNUAL PERCENTAGE RATE for Balance Transfers | 11.40% - 18.00% When you open your account based on your creditworthiness. Your APR will vary with the market based on the Prime Rate. |
| ANNUAL PERCENTAGE RATE for Cash Advances | 11.40% - 18.00% When you open your account based on your creditworthiness. Your APR will vary with the market based on the Prime Rate. |
| How to Avoid Paying Interest | Your 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 each month. |
| Minimum Interest Charge | None |
| 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

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| Set-up and Maintenance Fees | None |
| Transaction Fees Cash Advance Foreign Transactions | 3% of the advance, \$35 maximum 1% of each transaction in U.S. dollars |
| Penalty Fees Late Payment Returned Payment | Up to \$25.00 Up to \$25.00 |

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)".

Other Fees:

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| Late Payment: | If your payment is 10 or more days late you will be charged up to \$25.00. |
| Pay By Phone Fee: | \$ 4.00 |
| Card Replacement Fee: | \$ 5.00 |
| Rush Fee: | Varies |
| Document Copy Fee: | \$ 5.00 |