



SPOTLIGHT VISA® APPLICATION AND SOLICITATION DISCLOSURE

Effective: September 01, 2023

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for twelve (12) months from date of account opening when completed within ninety (90) days of account opening. After that, your APR will be 18.99% to 27.15% , based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for twelve (12) months from date of transfer when completed within ninety (90) days of account opening. After that, your APR will be 18.99% to 27.15% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	18.99% to 27.15% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your 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.
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	\$75 every 12 months
Transaction Fees Balance Transfer Cash Advance Foreign Transaction	3% of the amount of each transaction. Either \$5 or 3% of the amount of each transaction, whichever is greater. None
Penalty Fees Late Payment Over-the-Credit Limit Returned Payment Returned Convenience Check	Up to \$7 None \$26 \$26

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your Visa Credit Card Agreement and Disclosure for more details.

How We Will Calculate Your Rate: After any applicable introductory rate period ends, we will establish a margin of **10.49%** to **18.65%** based on your credit worthiness, and add this margin to the Wall Street Journal Prime Rate to determine your APR. Your APR and margin will be stated in the Account Opening Disclosure provided to you if you open a credit card account under your Visa Card Agreement and Disclosure.

Other Important Credit Card Terms and Conditions: All terms, including fees and the APRs for new transactions, may change after account opening in accordance with the Visa Credit Card Agreement and Disclosure and applicable law.

Annual Fee: If your account has an annual fee, it will be charged to your account once every twelve (12) months while your account is open, beginning with the first billing cycle after your account is opened. The annual fee will not be billed after your Account is closed.

SPECIAL NOTICE: If you pay your credit card balance in full each month, you do not pay interest on your purchases. This is called a grace period. Please note that once your 12-month 0% introductory purchase APR ends, you will pay interest on any purchases (including recurring automatic payments) unless you pay your entire balance (including both transferred balances and purchase balances) in full.

Statement of the Military Annual Percentage Rate (MAPR)

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 certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To hear this Military Lending Act disclosure and the payment obligations hereunder, call toll free at 888-693-3328.

**FIRST ENTERTAINMENT CREDIT CARD ACCOUNT APPLICATION AND SOLICITATION DISCLOSURE**

Effective: September 01, 2023

INTEREST RATES AND INTEREST CHARGES

	Platinum Visa®	Preferred Cash Visa®
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for twelve (12) months from date of account opening when completed within ninety (90) days of account opening. After that, your APR will be 14.49% to 22.15% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	0.00% Introductory APR for twelve (12) months from date of account opening when completed within ninety (90) days of account opening. After that, your APR will be 15.99% to 23.65% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for twelve (12) months from date of transfer when completed within ninety (90) days of account opening. After that, your APR will be 14.49% to 22.15% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	0.00% Introductory APR for twelve (12) months from date of transfer when completed within ninety (90) days of account opening. After that, your APR will be 15.99% to 23.65% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	14.49% to 22.15% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	15.99% to 23.65% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your 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.	
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	
Balance Transfer	3% of the amount of each transaction.
Cash Advance	Either \$5 or 3% of the amount of each transaction, whichever is greater.
Foreign Transaction	None
Penalty Fees	
Late Payment	Up to \$7
Over-the-Credit Limit	None
Returned Payment	\$26
Returned Convenience Check	\$26

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your Visa Credit Card Agreement and Disclosure for more details.

How We Will Calculate Your Rate: After any applicable introductory rate period ends, we will establish a margin of **5.99% to 13.65%** for Platinum Visa and a margin of **7.49% to 15.15%** for Preferred Cash Visa based on your creditworthiness, and add this margin to the Wall Street Journal Prime Rate to determine your APR. Your APR and margin will be stated in the Account Opening Disclosure provided to you if you open a credit card account under your Visa Credit Card Agreement and Disclosure.

Other Important Credit Card Terms and Conditions: All terms, including fees and the APRs for new transactions, may change after account opening in accordance with the Visa Credit Card Agreement and Disclosure and applicable law.

SPECIAL NOTICE: If you pay your credit card balance in full each month, you do not pay interest on your purchases. This is called a grace period. Please note that once your 12-month 0% introductory purchase APR ends, you will pay interest on any purchases (including recurring automatic payments) unless you pay your entire balance (including both transferred balances and purchase balances) in full.

Statement of the Military Annual Percentage Rate (MAPR)

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 certain application fees for specified credit transactions or accounts); and any participation

fee charged (other than certain participation fees for a credit card account). To hear this Military Lending Act disclosure and the payment obligations hereunder, call toll free at 888-693-3328.



FIRST ENTERTAINMENT **SHARE SECURED CREDIT CARD
APPLICATION AND SOLICITATION DISCLOSURE**

Effective: September 01, 2023

INTEREST RATES AND INTEREST CHARGES		
	Platinum Visa® (Share Secured)	Preferred Cash Visa® (Share Secured)
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for twelve (12) months from date of account opening when completed within ninety (90) days of account opening. After that, your APR will be 22.15% . This APR will vary with the market based on the Prime Rate.	0.00% Introductory APR for twelve (12) months from date of account opening when completed within ninety (90) days of account opening. After that, your APR will be 23.65% . This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for twelve (12) months from date of transfer when completed within ninety (90) days of account opening. After that, your APR will be 21.90% . This APR will vary with the market based on the Prime Rate.	0.00% Introductory APR for twelve (12) months from date of transfer when completed within ninety (90) days of account opening. After that, your APR will be 23.40% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	21.90% . This APR will vary with the market based on the Prime Rate.	23.40% . This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your 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.	
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	
Balance Transfer	3% of the amount of each transaction.
Cash Advance	Either \$5 or 3% of the amount of each transaction, whichever is greater.
Foreign Transaction	None
Penalty Fees	
Late Payment	Up to \$7
Over-the-Credit Limit	None
Returned Payment	\$26
Returned Convenience Check	\$26

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your Visa Credit Card Agreement and Disclosure for more details.

How We Will Calculate Your Rate: After any applicable introductory rate period ends, we will establish a margin of **13.65%** for Platinum Visa Share Secured and a margin of **15.15%** for Preferred Cash Visa Share Secured, and add this margin to the Wall Street Journal Prime Rate to determine your APR. Your APR and margin will be stated in the Account Opening Disclosure provided to you if you open a credit card account under your Visa Credit Card Agreement and Disclosure.

Other Important Credit Card Terms and Conditions: All terms, including fees and the APRs for new transactions, may change after account opening in accordance with the Visa Credit Card Agreement and Disclosure and applicable law.

SPECIAL NOTICE: If you pay your credit card balance in full each month, you do not pay interest on your purchases. This is called a grace period. Please note that once your 12-month 0% introductory purchase APR ends, you will pay interest on any purchases (including recurring automatic payments) unless you pay your entire balance (including both transferred balances and purchase balances) in full.

Statement of the Military Annual Percentage Rate (MAPR)

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 certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To hear this Military Lending Act disclosure and the payment obligations hereunder, call toll free at 888-693-3328.

