

Destiny® Mastercard® First Electronic Bank

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	35.9%
APR for Cash Advances	35.9%
Penalty APR and When It Applies	NONE
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. 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	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	
Set Up and Maintenance Fees <ul style="list-style-type: none"> Monthly Fee Annual Fee 	<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, based on the credit line of \$700, your initial available credit will be only about \$525.</p> <p>\$0 the first year (billed \$0 each month); \$150 annually thereafter (billed \$12.50 each month)</p> <p>\$175 the first year; \$49 thereafter</p>
Transaction Fees <ul style="list-style-type: none"> Cash Advance Fee Foreign Transaction Fee 	<p>\$5 or 5% of the amount of each transaction, whichever is greater (not to exceed \$100)</p> <p>1% of each transaction in U.S. dollars</p>
Penalty Fees <ul style="list-style-type: none"> Late Payment Fee Overlimit Fee Returned Payment Fee 	<p>Up to \$40</p> <p>Up to \$40</p> <p>Up to \$40</p>

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights will be provided in the Cardholder Agreement.

TERMS AND CONDITIONS

The Destiny Mastercard Account (“Account”) is issued by First Electronic Bank (“us”, “we”, and “our”). This offer is only valid for new Accounts. You must be at least 18 years old (19 in AL), have a valid Social Security Number, physical address, and a US IP address.

You authorize us to obtain your credit report from one or more credit reporting agencies to verify your identity and evaluate your credit, and to review, maintain and perform collection activities on your Account. In addition, you authorize (i) us to seek information about your credit history from your current and former creditors, (ii) your current and former creditors to provide information to us about your credit history; and (iii) our servicer, Genesis FS Card

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Services, Inc., to provide information about your credit card prequalification request history to us. If you ask us, we will tell you whether or not we requested your credit report, and the names and addresses of any credit reporting agencies that provided us with such reports.

To be prequalified and/or approved for an Account, you must:

- Meet our credit qualification criteria, including a review of your income and your debt, and identity verification requirements.
- Not have an existing Destiny Mastercard Account.
- Not have had a Destiny Mastercard Account that charged off due to delinquency.

If you are approved for a Destiny Mastercard, we will mail you a complete Cardholder Agreement.

Annual Fee: The Annual Fee will be charged to your Account when it is opened. It is refundable as long as you cancel your Account and have not made any transactions.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, federal law requires us to obtain, verify, and record information that identifies you when you open an Account. What this means for you: When you open an account, we will ask you for your name, street address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents from you.

CONSENT TO ELECTRONIC COMMUNICATIONS

By submitting a prequalification request and/or application online, you agree to the following and this constitutes your consent for us to send you electronic communications about your prequalification, application, and account in connection with the pre-qualification and/or application process. When you successfully consent and submit your prequalification and/or application through our website, you have successfully demonstrated that you are able to access the information we have posted on such online website.

Communications: You consent to receive communications relating to a Destiny Mastercard Account in electronic form. The communications covered by your consent may include, but are not limited to, (i) the initial disclosure statement, (ii) any disclosure required by Federal, state or local law, including disclosures under the Federal Truth in Lending Act, the Federal Fair Credit Reporting Act, and the financial privacy provisions of the Gramm-Leach-Bliley Act, (iii) any disclosures required for enrollment in Credit Protection, and (iv) other disclosures, notices or communications in connection with your prequalification and/or application for a Destiny Mastercard.

Withdrawing Consent: You may not submit a pre-qualification request or application online for a Destiny Mastercard unless you also provide your consent to receive electronic communications. Because this consent applies only to the pre-qualification and/or application process, and not to any future communications, you do not have an opportunity to withdraw the consent after the application is submitted.

Hardware and Software Requirements: In order to access and retain electronic communications, you must have the following:

1. A widely used, recent generation web browser (for example, Internet Explorer, Safari or Firefox);
2. A personal computer or equivalent device capable of connecting to the internet via dial-up, DSL, cable modem, wireless access protocol or equivalent;
3. A widely used, recent-generation portable document file reader; and
4. Sufficient storage capacity on your hard drive or other data storage facility, or a means to print or store notices and information through your browser software.

Paper Copies of Communications: Upon your request, we will provide you with a paper copy of any communication that we provide electronically. If you would like a paper copy of any material, write to us at First Electronic Bank, c/o Genesis FS Card Services, P.O. Box 4477, Beaverton, Oregon 97076. There will be no charge for a paper copy of any material we have provided electronically.

Communications in Writing: All communications in either electronic or paper format from us to you will be considered "in writing". You should print a copy of this consent and any other electronic communication that is important to you for your records.

Electronic Signatures: You acknowledge that by clicking "Submit" or similar button on the application, you are indicating your intent to receive electronic communications about your pre-qualification and/or application for a Destiny Mastercard and that this shall constitute your signature.

Federal Law: You acknowledge and agree that your consent is being provided in connection with a transaction affecting interstate commerce that is subject to federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

IMPORTANT DISCLOSURES

MILITARY LENDING ACT: The Military Lending Act provides protections for certain members of the Armed Forces and their dependents ("Covered Borrowers"). The provisions of this section apply to Covered Borrowers. If you would like more information about whether you are a Covered Borrower, you may contact us at 1-800-583-5698.

Military Lending Act – Statement of 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%. This rate must include, as applicable to the credit transaction or Account: (1) the costs associated with credit insurance premiums; (2) fees for ancillary products sold in connection with the credit transaction; (3) any application fee charged (other than certain application fees for specified credit transactions or Accounts); and (4) any participation fee charged (other than certain participation fees for a credit card Account).

Military Lending Act – Oral Disclosures: In order to hear important disclosures and payment information about your Account, you may call 1-800-290-6421.

Military Lending Act – Applicability of Arbitration of Disputes Provision: The Arbitration of Disputes Provision set forth in this document and the Cardholder Agreement does not apply to Covered Borrowers.

ARBITRATION OF DISPUTES PROVISION: PLEASE READ THIS ARBITRATION OF DISPUTES PROVISION CAREFULLY. UNLESS YOU SEND US THE REJECTION NOTICE DESCRIBED BELOW, THIS PROVISION WILL APPLY TO YOUR ACCOUNT, AND MOST DISPUTES BETWEEN YOU, ON THE ONE HAND, AND US OR ANY SERVICER OF YOUR ACCOUNT, INCLUDING, BUT NOT LIMITED TO, GENESIS FS CARD SERVICES, INC. ("GENESIS"), ON THE OTHER HAND, WILL BE SUBJECT TO INDIVIDUAL ARBITRATION. THIS MEANS THAT: (1) NEITHER A COURT NOR A JURY WILL RESOLVE ANY SUCH DISPUTE; (2) YOU WILL NOT BE ABLE TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING; (3) LESS INFORMATION WILL BE AVAILABLE; AND (4) APPEAL RIGHTS WILL BE LIMITED. THIS ARBITRATION OF DISPUTES PROVISION DOES NOT APPLY TO YOU IF, AS OF THE DATE YOU ARE APPROVED FOR AN ACCOUNT, YOU ARE A MEMBER OF THE ARMED FORCES OR A DEPENDENT OF SUCH MEMBER ENTITLED TO PROTECTION UNDER THE FEDERAL MILITARY LENDING ACT. PLEASE SEE THE SECTION OF THIS DOCUMENT LABELED "MILITARY LENDING ACT." IF YOU WOULD LIKE MORE INFORMATION ABOUT WHETHER YOU ARE ENTITLED TO PROTECTION UNDER THE FEDERAL MILITARY LENDING ACT, YOU MAY CONTACT US AT 1-800-583-5698.

The Cardholder Agreement, which we will send to you if approved, provides that you will resolve most claims against us or any servicer of your Account, including, but not limited to Genesis, that arise from or relate to your Account and other specified subjects by binding arbitration as opposed to in court with a judge or jury. You may opt out of this arbitration provision within 60 days after the opening date of your Account by sending a rejection notice. Your Cardholder Agreement will explain how you may do so. Your Cardholder Agreement terms will also provide that you waive the right to pursue class actions against us.

STATE NOTICES

California Residents: A married applicant may apply for a separate Account. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a consumer reporting agency if you fail to fulfill the terms of your credit obligations. After credit approval, each applicant shall have the right to use the credit Account up to the limit of the Account. Each applicant may be liable for amounts extended under the plan to any joint applicant.

Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of the adverse obligation. All obligations on this Account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this Account to your spouse. Married Wisconsin residents must furnish the name and address of their spouse to Genesis FS Card Services, P.O. Box 4477, Beaverton, OR 97076.

Kentucky Residents: You may pay the unpaid balance of your Account in whole or in part at any time.

New York and Vermont Residents: We may obtain a consumer report for any legitimate purpose in connection with your Account or your application, including but not limited to reviewing, modifying, renewing and collecting on your Account. Upon your request, we will inform you of the names and addresses of any Consumer Reporting Agencies that have furnished the reports. New York residents may contact the New York State Department of Financial Services at 1-800-518-8866 or www.dfs.ny.gov to obtain a comparative list of credit card rates, fees and grace periods.

Utah Residents: As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.