

The following information on interest rates, interest charges, and fees and other information are accurate as of 02/22/2010 and may have changed after that date. To find out what may have changed, call us at 1-866-749-7460.

| Interest Rates and Interest Charges | |
|------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Annual Percentage Rate (APR) for Purchases | <p>12.00% Fixed Rate for Visa Gold.</p> <p>16.90% Fixed Rate for Visa Classic or MasterCard.</p> <p>When you open your account based on your credit worthiness.</p> |
| APR for Cash Advances | <p>12.00% Fixed Rate for Visa Gold.</p> <p>16.90% Fixed Rate for Visa Classic or MasterCard.</p> |
| 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 due by the due date each month. We will begin charging interest on cash advances, quasi cash transactions and balance transfers on the transaction date. |
| Minimum Interest Charge | If you are charged interest, the charge will be no less than \$1. |
| For Credit Card Tips from the Federal Reserve Board | To learn more about factors to consider when applying for or using a credit card, visit the Federal Reserve Board website at http://www.federalreserve.gov/creditcard . |

| Fees | |
|---------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Annual Fee | <p>\$25 for Visa Gold, the fee for the first year will be waived.</p> <p>\$18 for Visa Classic or MasterCard Classic.</p> |
| <p>Transaction Fees:</p> <ul style="list-style-type: none"> ▪ Cash Advance ▪ International Transaction | <p>The greater of \$3 or 2% of each cash advance posted during the billing cycle.</p> <p>3% of the U.S dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.</p> |
| <p>Penalty Fees:</p> <ul style="list-style-type: none"> ▪ Late Payment ▪ Returned Payment | <p>\$10</p> <p>\$10</p> |

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

California Bank & Trust
Member FDIC, Equal Housing Lender