

## ACCOUNT OPENING DISCLOSURES FOR YOUR OPPFI® CARD

### PRICING INFORMATION

The OppFi® Card issued by First Electronic Bank

<b>Interest Rate and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>35.99%</b>
<b>APR for Cash Advances</b>	<b>35.99%</b>
<b>Paying Interest</b>	Your due date is at least 23 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.
<b>Minimum Interest Charge</b>	If You are charged interest, the charge will be no less than \$1.00.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying or using a credit card, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

<b>Fees</b>	
<b>Annual Fee</b>	
Annual Fee	<b>\$99</b>
<b>Transaction Fees</b>	
Cash Advance Fee	Either <b>\$5</b> or <b>5%</b> of the amount of each cash advance, whichever is greater
Foreign Transaction Fee	<b>2%</b> of each transaction in U.S. Dollars.
<b>Penalty Fees</b>	
Late Payment Fee	Up to <b>\$39</b>
Returned Payment Fee	Up to <b>\$39</b>

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided below and will also be included as part of your account-opening disclosures.

**How We Will Calculate Your Balance:** We use the Daily Balance Method (including current transactions) to calculate the Interest Charges for each Billing Cycle. We calculate the interest charges separately on the Purchase balance and the Cash Advance balance that is subject to an APR. We figure the interest charges on the Purchase balance and Cash Advance balance by multiplying the "daily balance" for each balance type by the respective daily periodic rate that applies to that balance.

We calculate this each day of the billing cycle and the sum results in the total interest charges for that balance for the billing cycle.

**How is the Daily Balance Calculated:**

To get the “daily balance” we (1) take the previous day’s Purchase balance (which may include unpaid interest and fees) and Cash Advance balance (which may include unpaid interest), (2) add new Purchases (including fees and other charges) to the Purchase balance and new Cash Advances to the Cash Advance balance, (3) add any interest accrued on the previous day to the Purchase balance or the Cash Advance balance as applicable (this results in daily compounding of interest) and (4) subtract from the applicable balance as of the date posted any payments, credits or other adjustments.

**Annual Percentage Rates:** We calculate the daily periodic rate by dividing the APR by the number of days in the year. Interest Charges for Purchases and Cash Advances are calculated at a daily periodic rate of 0.09860% in a year with 365 days, and calculated at a daily periodic rate of 0.09833 in a year with 366 days. This is equivalent to an Annual Percentage Rate of 35.99% for Purchases and 35.99% for Cash Advances.

**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 \$1,000, your initial available credit will be \$901.

**Cash advances are not available for the first 90 days after account opening.**

**Penalty Fees:** The Late Payment Fee and Returned Payment Fees will not exceed the related minimum payment that was due.

**Minimum Payment:** We calculate the minimum payment as any past due amount plus the greater of (i) \$40 (or total amount you owe if less than \$40), or (ii) 7% of your ending balance for the Statement.

**Military Lending Act Disclosure**

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 be provided with an oral disclosure of this information, please call toll-free 1-866-605-0447.

**YOUR BILLING RIGHTS**

**YOUR BILLING RIGHTS: KEEP THIS DOCUMENT FOR FUTURE USE**

This notice tells You about Your rights and our responsibilities under the [Fair Credit Billing Act](#).

**WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT**

If You think there is an error on Your *Statement*, write to us at:

Opportunity Financial Card Company LLC,  
PO Box 57760  
Murray, UT 84157

In Your correspondence, give us the following information:

- **Account information:** Your name and *Account* number.

- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If You think there is an error on Your bill, describe what You believe is wrong and why You believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on Your *Statement*.
- At least 3 *Business Days* before an automated payment is scheduled, if You want to stop payment on the amount You think is wrong.
- You must notify us of any potential errors **in writing**. You may call us, but if You do we are not required to investigate any potential errors and You may have to pay the amount in question.

## WHAT WILL HAPPEN AFTER WE RECEIVE YOUR LETTER

When we receive Your letter, we must do two things:

1. Within 30 days of receiving Your letter, we must tell You that we received Your letter. We will also tell You if we have already corrected the error.
2. Within 90 days of receiving Your letter, we must either correct the error or explain to You why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question or report You as delinquent on that amount.
- The charge in question may remain on Your *Statement*, and we may continue to charge You interest on that amount.
- While You do not have to pay the amount in question, you are responsible for the remainder of Your balance.
- We can apply any unpaid amount against Your *Credit Limit*.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send You a *Statement* of the amount You owe, and the date payment is due. We may then report You as delinquent if You do not pay the amount, we think You owe.

If You receive our explanation but still believe Your bill is wrong, you must write to us within **10 days** telling us that You still refuse to pay. If You do so, we cannot report You as delinquent without also reporting that You are questioning Your bill. We must tell You the name of anyone to whom we reported You as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, You do not have to pay the first \$50 of the amount You question even if Your bill is correct.

## YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

If You are dissatisfied with the goods or services that You have purchased with Your credit card and You have tried in good faith to correct the problem with the merchant, You may have the right not to pay the remaining amount due on the *Purchase*.

To exert this right, all of the following must be true:

- The *Purchase* must have been made in Your home state or within 100 miles of Your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if Your *Purchase* was based on an advertisement we mailed to You, or if we own the company that sold You the goods or services.)
- You must have used Your credit card for the *Purchase*. *Purchases* made with cash advances from an ATM or with a check that accesses Your credit card account do not qualify.
- You must not yet have fully paid for the *Purchase*.

If all of the criteria above are met and You are still dissatisfied with the *Purchase*, contact us **in writing** at:

Opportunity Financial Card Company, LLC  
PO Box 57760  
Murray, UT 84157

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell You our decision. At that point, if we think You owe an amount and You do not pay; we may report You as delinquent.

**New York Residents:** New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to [www.dfs.ny.gov](http://www.dfs.ny.gov) to obtain a comparative list of credit card rates, fees, and grace periods.

**Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy 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.

**Notice to Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement or court order applying to marital property will adversely affect a creditor's interests unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. 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.

**USA PATRIOT Act:** Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. We require the following information or documents as a condition to your opening an account: your name, residential address, date of birth, Social Security number, driver's license or other identifying documents.