ATLAS CARD ACCOUNT

TRUTH IN LENDING DISCLOSURES
IMPORTANT PRICING INFORMATION ABOUT YOUR CARD ACCOUNT

Atlas Card Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, and Cash Advances	**0.00%**
Balance Transfer	**Not Allowed**
Paying Interest	Your payment due date is at least 21 days after the close of each billing cycle. There is no interest charged on your account. Your entire balance must be paid in full by the due date each month.
Minimum Interest Charge	There is no interest charged on your account.
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**
Atlas Card Fees*	
Annual Fee	**$0.00**
Transaction Fees	**$0.00**
Foreign Transaction Fee	**3% of transaction amount for each international transaction**
Card Replacement Fee [Plastic Card]	**$0.00**
Card Replacement Fee [Metal Card]	**$20.00 per replacement card**
Expedited Card Replacement Fee	**$25.00 per expedited card delivery request. Expedited shipping, 3 business days.**
Penalty Fees	**$0.00**
Late Payment Fee	**$0.00**
Over-the-Spending Limit Fee	**$0.00**
Return Payment Fee	**$0.00**
ATM Withdrawal Fee **	**$2.00 per withdrawal****
Debit Card Instant Payments	**1.8% of transaction amount for each payment with a debit card, with a $0.30 minimum**
ACH Payments	**$0.00**

Additional Disclosures:

- In Ohio, Exto Inc. is licensed under the Ohio Consumer Installment Loan Act and makes open-end loans pursuant to the rate authority available under Ohio Rev. Code § 1321.681. The TILA document clearly highlights that there is 0% APR associated with Atlas credit cards and as a result Exto Inc. is in compliance with the stated law.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your cardholder agreement.

*Fees subject to change with appropriate notice.
**You may also be charged a fee by the ATM operator, even if you do not complete a transaction. Cash withdrawals are considered Cash Advances on your account. Cash withdrawals are considered Cash Advances on your account.

The Atlas Card is offered by Exto Inc. doing business as Atlas and Atlas Application. Exto Inc. is a financial technology company, not a bank.