



EASTWESTBANK

IMPORTANT CREDIT CARD ACCOUNT APPLICATION DISCLOSURES REGARDING RATE, FEE, AND OTHER COST INFORMATION

The following information is accurate as of 06/01/2010 and is subject to change after this date. To find out if any change in rates or fees, please write to: East West Bank, Consumer Lending Center, 135 N. Los Robles Avenue, Pasadena, CA 91101.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	15.90% Fixed APR.
APR for Cash or ATM Advances	15.90% Fixed APR.
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	*Your due date is 25 days after the account Statement Closing Date 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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
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 website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Annual Fee	None
Transaction Fees	<p>None</p> <ul style="list-style-type: none"> ▪ <u>MasterCard Platinum and Visa Gold:</u> Either \$3 or 3.5% of the amount of each cash or ATM advance, whichever is greater (maximum fee: \$10). ▪ <u>Visa Classic:</u> Either \$2 or 2.0% of the amount of each cash or ATM advance, whichever is greater (maximum fee: \$10).
• Foreign Transaction	None
Penalty Fees	
• Late Payment	\$10
• Over-the-Credit Limit	None
• Returned Payment	\$15

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)."

* **Payment Information:** All charges made on this credit card are due and payable when you receive your periodic statement.

New York Residents: You authorize us to request a consumer report on you in connection with this application and/or any update, renewal or extension of your credit card account if an account is opened. You understand that if you request us to do so, we will inform you of the name and address of the consumer reporting agency that furnishes us a consumer report in connection with this application and/or the credit card account. You may contact the New York State Banking Department to obtain a comparative list of credit card rates, fees and grace periods, 1-800-518-8866.