

Credit Card Disclosure

Interest Rates and Interest Charges	
Platinum Card	
Annual Percentage Rate (APR) for Purchases	1.9% Introductory APR for six (6) months. After that your APR will be 9.25% . This APR will vary with the market based on the Prime Rate ³ .
APR for Balance Transfers	1.9% Introductory APR for six (6) months. After that your APR will be 9.25% . This APR will vary with the market based on the Prime Rate ³ .
APR for Cash Advances	18.9% This APR will vary with the market based on the Prime Rate ³ .
Penalty APR and When It Applies	18.9% This APR may be applied to your account if your: 1) Account is more than sixty (60) days delinquent. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
Paying Interest	Your due date is at least twenty-five (25) days after the close of each billing cycle. We will not charge you any interest on purchases if you pay the entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	\$0.00
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	
Balance Transfer	Either \$10 or 3% of the amount of each Balance Transfer, whichever is greater (maximum fee \$50)
Cash Advance	Either \$10 or 3% of the amount of each Balance Transfer, whichever is greater (maximum fee \$50)
Foreign Transaction	2% of the U.S. Dollar amount of the transaction
Penalty Fees	
Late Payment	Up to \$35
Returned Payment	Up to \$35

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details. **Loss of Introductory APR:** We may end your Introductory APR and apply the Penalty APR for the reason described in the Penalty APR box above. **Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights are provided in your account agreement.

¹The APR is adjusted monthly by adding 8.9% to the Wall Street Journal Prime Rate; however the rate will not drop below 14.9% or exceed 23.9%.

²The APR is adjusted monthly by adding 6.9% to the Wall Street Journal Prime Rate; however the rate will not drop below 12.9% or exceed 18.9%.

³The APR is adjusted monthly by adding 3.25% to the Wall Street Journal Prime Rate; however the rate will not drop below 9.25% or exceed 12.0%.