

Credit Disclosure

Interest Rates and Interest Changes	
Annual Percentage Rate (APR) for Purchases Introductory APR	Platinum - 8.9% , Gold - 11.9% , Classic - 12.9% , based on your creditworthiness. 4.9% - Your introductory APR for purchases is valid for six (6) months from account opening.
APR for Balance Transfers	Platinum - 8.9% Gold - 11.9% Classic - 12.9%
APR for Cash Advances Introductory APR	Platinum - 8.9% Gold - 11.9% Classic - 12.9% 4.9% - Your introductory APR for cash advances is valid for six (6) months from account opening.
How to Avoid Paying Interest on Purchases	You have at least 25 days after the close of each statement period to pay your balance in full without being charged interest. There is no grace period for cash advances.
Minimum Interest Charge	None
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.

Fees	
Maintenance and Set-up Fees Annual Fee Additional Card Fee	NOTICE: Some of these set-up and maintenance fees may be assessed before you begin using your card and will reduce the amount of credit you initially have available. None None
Transaction Fees Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee	 None None Up to 1% of each transaction in U.S. dollars.
Penalty Fees Late Payment Fee Returned Payment Fee	 Up to \$20 assessed five (5) days after due date. Up to \$20

How We Will Calculate Your Balance: We use a method called “average daily balance (including current transactions).” See your account agreement under Finance Charge for more details.

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

The minimum monthly payment is 2.5% of your total new balance or the overlimit amount, whichever is greater, but not less than \$25 plus the amount of any unpaid prior payments due. Payments of \$10,000 or greater may not be part of your available credit for three (3) business days. Your payment is due the 20th of every month.

Information contained in this Credit Disclosure is accurate as of 06/01/2012 and is subject to change thereafter. To obtain more recent information, please call us at 1-800-289-5939.