

**IMPORTANT RATE, FEE AND OTHER COST INFORMATION**  
**(Summary of Credit Terms)**

**Interest Rates and Interest Charges**

	<u>PLATINUM VISA® CARD</u>	<u>CLASSIC VISA® CARD</u>
<b>Annual Percentage Rate (APR) for Purchases</b>	7.25% - Variable – Rate determined by adding 4.0% to the Prime Rate*	14.52% Fixed
<b>APR for Balance Transfers</b>	7.25% - Variable – Rate determined by adding 4.0% to the Prime Rate*	14.52% Fixed
<b>APR for Cash Advances</b>	21.00% Fixed	21.00% Fixed
<b>Penalty APR and When it Applies</b>	NONE	NONE
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date (Grace Period) each month.	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date (Grace Period) each month.
<b>Minimum Interest Charge &amp; Minimum Payment</b>	If you are charged interest, the charge will be no less than \$25.00. Your minimum payment will be \$25 or 4% of your balance, whichever is greater.	If you are charged interest, the charge will be no less than \$25.00. Your minimum payment will be \$25 or 4% of your balance, whichever is greater.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>
<b>Fees</b>		
<b>Annual Fee</b>	NONE	NONE
<b>Transaction Fees</b>		
Balance Transfer	NONE	NONE
Cash Advances	2.0% of the amount advanced, not to exceed \$10.00	2.0% of the amount advanced, not to exceed \$10.00
Foreign Transaction	NONE	NONE
<b>Penalty Fees</b>		

Late Payment	\$17.00	\$17.00
Over-the-Credit-Limit	NONE	NONE
Returned Payment	\$20.00	\$20.00
<b>Other Fees</b>	NONE	NONE

\*The prime rate used to determine your APR is the rate published in the Wall Street Journal on the 1<sup>st</sup> day of the prior month.

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases). An explanation of this method is provided in your account agreement.

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