

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card.

| INTEREST RATES and INTEREST CHARGES: | | |
|---|--|---|
| | Visa Platinum Rewards | Visa Gold Preferred |
| Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers | 9.90 % to 21.90 % depending on your credit history. | 6.90 % to 19.90 % depending on your credit history. |
| Penalty APR and When it Applies | 25.00 % This APR may be applied to your account if you make a payment that is late 60 days or more. How Long Will the Penalty APR Apply? We may keep them at this higher level on existing and new balances until you make six consecutive on-time payments. | 25.00 % This APR may be applied to your account if you make a payment that is late 60 days or more. How Long Will the Penalty APR Apply? We may keep them at this higher level on existing and new balances until you make six consecutive on-time payments. |
| Paying Interest | Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account. | |
| Minimum Interest Charge | If you are charged interest, the charge will be no less than \$ 1.00 . | |
| 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: | |
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| Fees to Open or Maintain your Account • Additional Card Fee: | \$10.00 per card. |
| Transaction Fees • Balance Transfer: • Cash Advance: • International Transaction: | Either \$5.00 or 2.00% of the amount of each transfer, whatever is greater(maximum fee \$500.00 .) Either \$2.00 or 2.00% of the amount of each advance, whatever is greater. None |
| Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment: | Up to \$25.00 if your payment is more than 5 days late. None Up to \$25.00 if your payment is returned for any reason. |

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."