

**IMPORTANT CREDIT CARD DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of \_\_\_\_\_. You can contact us toll free at the number or address on above to inquire if any changes occurred since the effective date.

<b>INTEREST RATES and INTEREST CHARGES:</b>		
	<b>Visa Platinum Rewards</b>	<b>Visa Platinum Rewards Secured</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>1.99%</b> Introductory APR for six months from date of account opening. After that, your Standard APR will be <b>9.90% - 17.90%</b> depending on your credit history.	<b>1.99%</b> Introductory APR for six months from date of account opening. After that, your Standard APR will be <b>9.90% - 17.90%</b> depending on your credit history.
<b>APR for Cash Advances &amp; Balance Transfers</b>	<b>9.90% - 17.90%</b> depending on your credit history.	
<b>Penalty APR and When it Applies</b>	None	
<b>Paying Interest</b>	Your due date is at least 27 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase 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.	
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.	
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>	

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b>	
• Annual Fee:	None
• Application Fee:	None
<b>Transaction Fees</b>	
• Balance Transfer:	None
• Cash Advance:	None
• Foreign Transaction:	<b>1%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b>	
• Late Payment:	Up to <b>\$20.00</b> if your payment is late
• Over-the-Credit Limit:	None
• Returned Payment:	Up to <b>\$20.00</b> 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)."