

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 Page 1 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:			
	Visa Platinum Enjoy Rewards	Visa Smart Card	Visa Smart Card Secured
Annual Percentage Rate (APR) for Purchases & Balance Transfers	<p>0.00%* Introductory APR for one year, based on your creditworthiness. After that, your Standard APR will be</p> <p align="center">%, %,</p> <p>OR % depending on your credit history. This APR will vary with the market based on the Prime Rate.</p>	<p align="center">% or %</p> <p>depending on your credit history. This APR will vary with the market based on the Prime Rate.</p>	<p align="center">%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	19.99%	19.99%	19.99%
Penalty APR and When it Applies	<p>21.99%</p> <p>This APR may be applied to your account if you make a payment that is late 60 days or more.</p> <p>How Long Will the Penalty APR Apply? If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments.</p>		
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases and balance transfers if you pay your entire new purchase and balance transfer balance by the due date each month. We will begin charging interest on cash advances on the date the cash advance is posted to your account.		
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:	
Fees to Open or Maintain your Account	
• Annual Fee:	None
Transaction Fees	
• Balance Transfer:	Either \$10.00 or 3% of the amount of each transfer, whichever is greater.
• Cash Advance:	Either \$10.00 or 3% of the amount of each cash advance, whichever is greater.
• Foreign Transaction:	1% of each transaction in U.S. dollars if the transaction involves a currency conversion 0.8% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees	
• Late Payment:	Up to \$10.00 if your payment is late 10 days or more
• Returned Payment:	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)."
Loss of Introductory Rate: We may end your Introductory Rate and apply the Penalty APR disclosed above if you make a late payment.
***Not Every Applicant Will Qualify for the Introductory APR:** If an applicant does not qualify for the Introductory APR, the Standard APR will apply.