

## VISA Platinum Disclosure

| Interest Rates and Interest Charges                        | Premier  | Rewards   |
|--|--|---|
| <b>Annual Percentage Rate (APR) for Purchases</b>          | <b>9.90% - 17.90%</b><br>when you open your account, based on your creditworthiness.   | <b>10.90% - 18.90%</b><br>when you open your account, based on your creditworthiness. |
| <b>APR for Balance Transfers</b>                           | 9.90% - 17.90%   | 10.90% - 18.90%   |
| <b>APR for Cash Advances</b>                               | 9.90% - 17.90%   | 10.90% - 18.90%   |
| <b>Penalty APR and When it Applies</b>                     | <p>19.99%</p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> <li>1) Make a late payment;</li> <li>2) Make a payment that is returned; or</li> <li>3) Do any of the above on another account that you have with us.</li> </ol> <p><b>How Long Will the Penalty APR Apply?</b></p> <p>If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p> |   |
| <b>How to Avoid Paying Interest on Purchases</b>           | Your due date is at least 27 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.   |   |
| <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 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> .  |   |

### Fees

|   |   |
|---|---|
| <b>Annual Fee</b>   | None  |
| <b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul> | None<br>None<br>1% of each transaction in U.S. dollars. |
| <b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>   | \$20.00<br>None<br>\$20.00                              |

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

The above information is accurate as of July 1, 2010.