

<b>INTEREST RATE AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate(APR) for Purchase</b>	Platinum Card: <b>9.95%</b> Fixed Classic Card: <b>12.95%</b> Fixed
<b>APR for Balance Transfers</b>	Platinum Card: <b>7.99%</b> Fixed For Term Classic Card: <b>7.99%</b> Fixed For Term
<b>APR for Cash Advances</b>	Platinum Card: <b>9.95%</b> Fixed Classic Card: <b>12.95%</b> Fixed
<b>Penalty APR and When It Applies</b>	<b>None</b>
<b>Paying Interest</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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$0.00</b> .
<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>Annual Fees</b>	<b>None</b>
<b>Transaction Fees</b>	
· Balance Transfer	<b>None</b>
· Cash Advances	<b>None</b>
· Foreign Transaction	<b>None</b>
<b>Penalty Fees</b>	
· Late Payment	<b>\$15.00</b> - If the minimum required payment is not received within 15 days after the closing date subsequent to the payment due date, a late payment fee of <b>\$15.00</b> will be imposed.
· Over-the-Credit-Limit	<b>None</b>
· Returned Payment	<b>\$25.00</b>
<b>Other Fees</b>	
· Pay by Phone	<b>\$10.00</b>

**How will we calculate your balance?:** We use a method called "average daily balance" (excluding new transactions).\* 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.