

**PLATINUM VISA  
CREDIT CARD DISCLOSURE**

| <b>Interest Rates and Interest Charges</b>                                |   |
|---|---|
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <b>10.50%.</b><br>This APR will vary with the market based on the Prime Rate. *   |
| <b>APR for Balance Transfers</b>  | <b>10.50%.</b><br>This APR will vary with the market based on the Prime Rate. *   |
| <b>APR for Cash Advances</b>  | <b>10.50%.</b><br>This APR will vary with the market based on the Prime Rate. *   |
| <b>How to Avoid Paying Interest</b>                                       | Your due date is at least <b>25</b> 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. We will begin charging interest on cash advances and balance transfers on the transaction date. |
| <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 about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="https://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a> .   |

| <b>Fees</b>                        |  |
|------------------------------------|--|
| <b>Set-up and Maintenance Fees</b> |  |
| • Annual Fee                       | <b>None</b>                                |
| <b>Transaction Fees</b>            |  |
| • Cash Advance                     | <b>\$5.00</b>                              |
| • Foreign Transaction              | Up to <b>1%</b> of the transaction amount. |
| <b>Penalty Fees</b>                |  |
| • Late Payment                     | Up to <b>\$35.00</b>                       |
| • Returned Payment                 | Up to <b>\$15.00</b>                       |

**How We Will Calculate your Balance:** The Interest Charges for a billing cycle are computed by dividing the Annual Percentage Rate (APR) by 365 and applying to the “average daily balance”. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the average daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in the terms and conditions mailed upon approval of your card(s).

**Authorization:** Terms governing the use of your card will be delivered upon approval of your card(s). By using the account or any card, authorizing their use, or making any payment on the account, you agree to be bound by these terms.

\* The rate will be determined by adding a regular margin of 5% to the Prime Rate published in the “Money Rates” column of the Wall Street Journal on the 10<sup>th</sup> of each month (or if the 10<sup>th</sup> falls on a day the Wall Street Journal does not publish, the last publishing day preceding the 10<sup>th</sup>). Any change in the rate will go into effect on the first day of the following month, and may result in an increase or decrease in the FINANCE CHARGE imposed on your account.