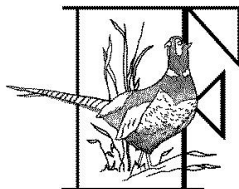




CREDIT APPLICATION

When you use the...



**Visa® or MasterCard®
Credit Card for the
purchase of goods or
services, the following
benefits are yours!**

TRAVEL ACCIDENT INSURANCE

You, your spouse and dependent children up to age 19 (age 25 if a full-time student at any institute of higher learning) are automatically covered with common carrier travel accident insurance every time you travel by air, bus, train, ship, taxi, or any other common carrier anywhere in the world when you charge your entire fare to our card. This coverage is provided to you at NO EXTRA COST.

Interest Rates and Interest Charges		Visa® and MasterCard®
Annual Percentage Rate (APR) for Purchases		15.48% Fixed
APR for Check Transactions		15.48% Fixed
APR for Cash Advances		15.48% Fixed
Penalty APR and When it Applies		None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases or check transactions if you pay your entire balance by the due date. We will begin charging interest on cash advances on the transaction date. We do not offer balance transfers.	
Minimum Interest Charge		None
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Federal Reserves Board at http://www.federalreserve.gov/creditcard .	

Fees		Visa® and MasterCard®
Annual Fee		None
Transaction Fees		
• Check Transactions		None
• Cash Advances		2.0% of the amount advanced - \$10 maximum

Foreign Transaction	1.0% for foreign conversion & .8% when currency conversion does not occur
Penalty Fees - Late Payment - Over-the-Credit-Limit - Returned Payment	Up to \$18.00 None Up to \$20.00
Other Fees Replacement Card Fee	\$20.00

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

Continue