

## IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of 10-1-2013. You can contact us toll free at the number or address above to inquire if any changes occurred since the effective date.

| INTEREST RATES and INTEREST CHARGES:                                          |                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                           |                                                                              |
|-------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|
| Annual Percentage Rate (APR) for Purchases, Cash Advances & Balance Transfers | Visa Platinum                                                                                                                                                                                                                                                                                                                    | Visa Signature / Visa Platinum Rewards                                                                                                                                                                                                    | Visa Platinum Secured                                                        |
|                                                                               | <b>2.9%</b> Introductory APR for six months.<br>After that, your Standard APR will be <b>8.15%, 9.15%, 10.15%, 13.15% or 16.15%</b><br>depending on your credit history.<br>This APR will vary with the market based on the Prime Rate.                                                                                          | <b>2.9%</b> Introductory APR for six months.<br>After that, your Standard APR will be <b>10.15%, 11.15%, 12.15%, 15.15% or 18.00%</b><br>depending on your credit history.<br>This APR will vary with the market based on the Prime Rate. | <b>15.15%</b><br>This APR will vary with the market based on the Prime Rate. |
| Penalty APR and When it Applies                                               | <b>18%</b><br>This APR may be applied to your account if you make a payment that is late 60 days or more.<br><br><b>How Long Will the Penalty APR Apply?</b> 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. |                                                                                                                                                                                                                                           |                                                                              |
| Paying Interest                                                               | 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 new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.                                    |                                                                                                                                                                                                                                           |                                                                              |
| 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>                                                                               |                                                                                                                                                                                                                                           |                                                                              |

**SEE NEXT PAGE for more important information about this account**

| <b>FEES:</b>                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Fees to Open or Maintain your Account:</b> <ul style="list-style-type: none"> <li>- Annual Fee:</li> <li>- Application Fee:</li> </ul>              | None<br>None                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Transaction Fees</b> <ul style="list-style-type: none"> <li>- Balance Transfer:</li> <li>- Cash Advance:</li> <li>- Foreign Transaction:</li> </ul> | <b>2%</b> of the amount of each transfer (maximum: <b>\$75.00</b> ; minimum: <b>\$10.00</b> )<br><b>2%</b> of the amount of each cash advance (maximum: <b>\$999.00</b> ; minimum: <b>\$10.00</b> )<br><b>1%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion<br><b>1%</b> of each transaction in U.S. dollars if the transaction does not involve a currency conversion |
| <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>   | If your payment is late, up to <b>\$25.00</b> for the first offense and up to <b>\$35.00</b> each if 2 or more offenses occur within 6 months.<br>None<br>Up to <b>\$25.00</b> 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.