



Credit Card Rate Disclosure

Interest Rates and Interest Charges	Visa Platinum Option 1	Visa Platinum Option 2	
Annual Percentage Rate (APR) for Purchases	10.90% Fixed	12.90% Fixed	
APR for Balance Transfers	10.90% Fixed	12.90% Fixed	
APR for Cash Advances	10.90% Fixed	12.90% Fixed	
Penalty APR and When It Applies	None		
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days for purchases, 0 days for cash advances 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.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.00		
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 website of the Federal Reserve Board at http://www.consumerfinance.gov/learnmore .		
Fees	Visa Platinum 1	Visa Platinum 2	
Annual Fee	\$12.00	\$0.00	
Transaction Fees			
Balance Transfer	\$0.00		
Cash Advances	\$0.00		
Foreign Transaction	\$1.0%		
Penalty Fees			
Late Payment*	\$27 1st occurrence and \$37 subsequent occurrence		
Over-the-Credit-Limit	\$0.00		
Returned Payment*	\$27 1st occurrence and \$37 subsequent occurrence		
*Late or Returned Paymentswill be charged \$27 for the first occurrence and \$37 for any subsequent occurrence of the same type that occurred during the same billing cycle or during one of the next six billing cycles.			

How We Will Calculate Your Balance: We use a method called "average daily balance" (including 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.

YOUR BILLING RIGHTS

This notice contains important information about your rights and our responsibilities

under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT. If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:
Your name and account number.
The dollar amount of the suspected error.
Describe the error and explain, if you can, why you believe there is an error.
If you need more information, describe the item you are not sure about.

If you have authorized us to pay a credit card account automatically from your share account or sharedraft account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE. We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you questioned, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. If we find that we made a mistake on your statement, you will not have

to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we reported you to that you have a question about your statement. And, we must tell you the name of anyone we report you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

SPECIAL RULE FOR CREDIT CARD PURCHASES. If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: (a) You must have made the purchase in your home state or, if not within your home state within 100 miles of your current mailing address; and (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

When you use the ...



VISA Platinum 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 institution 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.

With Visa Platinum Option 1 Only

ADVANTAGE-COMPLETE

Travel Reservation Service	Bonus Travel Dividends
Concierge Services	Automobile Rental Insurance
Personal Shopper	Vision Care Discounts
Prescription Discounts	Medical Assistance Services
Payment Card Registration	Quarterly Newsletter
Key Registration	Auto Rental Discount
Travel Protection	
- Lost Luggage Locator Service	
- Lost or Damaged Luggage Insurance	
- Hotel-Motel Burglary	

CARDCENTIVES-PREMIUM

\$1,000 Identity Theft Insurance	Identity Theft Victim Assistance
Payment Card Registration	Travel Reservation Service
90-Days Product Protection	Extended Warranty
Personal Shopper	Price Guaranty
Concierge Services	Family Medical Information Card