

CREDIT CARD ACCOUNT AGREEMENT AND FEDERAL DISCLOSURE STATEMENT

THIS IS YOUR CREDIT LINE ACCOUNT AGREEMENT AND IT INCLUDES NECESSARY FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENTS AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF ANY ACCOUNT ACCESS DEVICE. PLEASE READ THIS AGREEMENT CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Member Number

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases

VISA Platinum _____% Introductory APR for 6 months.

After that, Your APR will be _____%. This APR will vary with the market based on the Prime Rate.

VISA Platinum Rewards _____% Introductory APR for 6 months.

After that, Your APR will be _____%. This APR will vary with the market based on the Prime Rate.

VISA Platinum Secured _____% Introductory APR for 6 months.

After that, Your APR will be _____%. This APR will vary with the market based on the Prime Rate.

Annual Percentage Rate (APR) For Balance Transfers

VISA Platinum _____% Introductory APR for 6 months.

After that, Your APR will be _____%. This APR will vary with the market based on the Prime Rate.

VISA Platinum Rewards _____% Introductory APR for 6 months.

After that, Your APR will be _____%. This APR will vary with the market based on the Prime Rate.

VISA Platinum Secured _____% Introductory APR for 6 months.

After that, Your APR will be _____%. This APR will vary with the market based on the Prime Rate.

Annual Percentage Rate (APR) For Cash Advance

VISA Platinum _____% Introductory APR for 6 months.

After that, Your APR will be _____%. This APR will vary with the market based on the Prime Rate.

VISA Platinum Rewards _____% Introductory APR for 6 months.

After that, Your APR will be _____%. This APR will vary with the market based on the Prime Rate.

VISA Platinum Secured _____% Introductory APR for 6 months.

After that, Your APR will be _____%. This APR will vary with the market based on the Prime Rate.

Paying Interest

Your due date is at least 27 days after the close of each billing cycle. We will not charge You interest on purchases if You pay Your entire balance owed each month by Your payment's due date. We will begin charging interest on cash advances and balance transfers on the transaction date.

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 <http://www.consumerfinance.gov/learnmore>.

SEE TOP OF PAGE 2 for more important information regarding Your Account

Fees	
Annual Fee	For VISA Platinum Secured, \$20.00
Transaction Fees Foreign Transaction Fee	1.00% of each foreign currency transaction in U.S. dollars. 0.80% of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees - Returned Payment - Late Payment	Up to \$35.00 Up to \$35.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.

Billing Rights: Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

SEE PAGE 1 for important information about Your Account

DEFINITIONS. In this Agreement, the reference to "We," "Us," "Our" and "Credit Union" mean PEOPLE FIRST FEDERAL CREDIT UNION. The words "You" and "Your" mean each person who accepts this Agreement or uses the VISA Platinum, VISA Platinum Rewards or VISA Platinum Secured Credit Cards. "Account" means the VISA Platinum, VISA Platinum Rewards or VISA Platinum Secured Credit Card Account established for You. The words "Credit Card" or "Card" mean any VISA Platinum, VISA Platinum Rewards or VISA Platinum Secured Credit Cards issued to You by Us and any duplicates and renewals. "Letter Checks" mean the special Account access devices that We may provide for Your use from time to time. If this is a joint account, read singular pronouns in the plural.

Credit Card Type	Variable Rate		Monthly Periodic Rate	ANNUAL PERCENTAGE RATE
	Index	Margin		
VISA Platinum	_____	_____	_____ %	_____ %
VISA Platinum Rewards	_____	_____	_____ %	_____ %
VISA Platinum Secured	_____	_____	_____ %	_____ %

PROMISE TO PAY. Your Account may be accessible through a variety of means which could include advance request forms, vouchers, checks, charge slips, Credit Cards, Letter Checks and the like. Regardless of the access means, You promise to pay Us all amounts charged to Your Account by You or by any user who has access to Your Account, with actual, apparent or implied authority for use of Your Account, including Finance Charges and other fees or charges described herein.

JOINT ACCOUNTS. Each Cardholder will be responsible, jointly and severally, for the repayment of amounts owed. You understand that any Card which is requested and approved, will be mailed only to the primary Cardholder at the address that We have on file for You. We may refuse to follow any instructions which run counter to this provision.

OWNERSHIP. All access devices remain Our property and may be cancelled by Us at any time without notice. You agree to surrender any such access device and to discontinue its use immediately upon Our request.

USE OF YOUR CARD. You may use Your Card to buy goods and services in any place that it is honored and to get cash advances from Us or another financial institution. If You are issued a cash advance draft, it will be imprinted with Your Card and You will receive a copy of the draft. You agree not to use Your Card for transactions involving Internet gambling and/or wagering of any type and/or for transactions prohibited by state and/or federal law.

ISSUANCE OF PERSONAL IDENTIFICATION NUMBER. We will issue You a Personal Identification Number (PIN) for use with Your Card. This PIN is confidential and should not be disclosed to anyone. You may use Your PIN and Your Card to access Your Account and all sums advanced will be added to Your Account balance. In the event a use of Your PIN constitutes an Electronic Fund Transfer, the terms and conditions of Your Electronic Fund Transfer Agreement may affect Your rights.

LINE OF CREDIT LIMIT. If Your application for a Card is approved, You will be notified of Your specific Credit Limit for transactions made under Your Account. Unless You are in default, the Credit Limit established for You will be self-replenishing as You make payments on Your Account. You will keep Your unpaid balance within the Credit Limit set by us, and You will pay any amount over Your Credit Limit on Our demand whether or not We authorize the advance which caused You to exceed Your Credit Limit. Even if Your unpaid balance is less than Your Credit Limit, You will have no credit available during any time that any aspect of Your Account is in default.

FINANCE CHARGES. In the case of any transactions on Your Account, the balances subject to the periodic Finance Charge are the average daily transactions balances outstanding during the month (including new transactions). Separate average daily balances are calculated for purchases, balance transfers and cash advances (including Letter Checks).

To get the average daily balance for purchases, We take the beginning balance for purchases each day, add any new purchases, debit adjustments or other charges and subtract any payments, credits and unpaid Finance Charges. This gives Us the daily balance for purchases. Then, We add up all the daily balances for purchases during the billing cycle and divide them by the number of days in the billing cycle. This gives Us the average daily transactions balances for purchases. To get the average daily balance for balance transfers, We take the beginning balance for balance transfers each day, add any new balance transfers, debit adjustments or other charges and subtract any payments, credits and unpaid Finance Charges. This gives Us the daily balance for balance transfers. Then, We add up all the daily balances for balance transfers during the billing cycle and divide them by the number of days in the billing cycle. This gives Us the average daily transactions balances for balance transfers. To get the average daily balance for cash advances (including Letter Checks), We take the beginning balance for cash advances and Letter Checks each day, add any new cash advances and Letter Checks, debit adjustments or other charges and subtract any payments, credits and unpaid Finance Charges. This gives Us the daily balance for cash advances (including Letter Checks). Then, We add up all the daily balances for cash advances (including Letter Checks) during the billing cycle and divide them by the number of days in the billing cycle. This gives Us the average daily transactions balances for cash advances (including Letter Checks). The Finance Charge for a billing cycle is computed by multiplying each of the average daily balances subject to a Finance Charge by the applicable Monthly Periodic Rate. The sum of these separate Finance Charge calculations is the Finance Charge You owe for that billing cycle.

Your payment due date is at least 27 days after the close of each billing cycle. You can avoid Finance Charges on purchases each month by paying the full amount of the entire balance owed by the payment due date reflected in Your periodic statement.

Otherwise, the new balance of purchases, and subsequent purchases from the date they are posted to Your Account, will be subject to a Finance Charge. Balance Transfers and cash advances (including Letter Checks) are always subject to a Finance Charge from the later of the date they are posted to Your Account or from the first day of the billing cycle in which the cash advance is posted to Your Account.

Transactions will accrue finance charges at an introductory Monthly Periodic Rate of _____% (corresponding to an **ANNUAL PERCENTAGE RATE** of _____%) through the first 6 billing cycles following the date that Your Account is established (i.e. 6 months). Upon the expiration of the introductory rate period, the entire balance of transactions existing at that time and in the future will be subject to the non-introductory Monthly Periodic Rate and its corresponding Annual Percentage Rate described elsewhere in this Agreement.

VARIABLE RATE. All advances are subject to a Variable Rate which is based on the highest Prime Rate as published in the Money Rates section of The Wall Street Journal in effect on the last business day of each calendar month ("Index") plus Our Margin. The Index plus the Margin equals the Interest Rate. Changes in the Index will cause changes in the Interest Rate on the first day of the billing cycle that immediately follows any such change in the Index. Increases or decreases in the Interest Rate will cause like increases or decreases in the Finance Charge and will affect the number of Your regularly scheduled payments. Your Interest Rate will never be greater than 18.00% and will apply to Your remaining principal balance.

MINIMUM MONTHLY PAYMENT. Though You need only pay the Minimum Monthly Payments, You understand that You have the right to repay Your Account or make larger payments at any time without penalty. You will only be charged periodic Finance Charges to the date You repay Your entire Account balance. Any partial payment or prepayment of Your Account will not delay Your next scheduled payment. All payments to Us must be in lawful money of the United States. Your Periodic Statement will include instructions on where to send Your Minimum Monthly Payment. Payments sent by You to an address other than that which appears on Your statement may be subject to a delay in crediting to Your Account for up to five days after We receive Your payment.

Payments will be applied in the following order: (a) any Finance Charges due for Your balance for balance transfers; (b) any Finance Charges due for Your balance for cash advances; (c) any Finance Charges due for Your balance for purchases; (d) any Fees and Charges owing; (e) Your balance for balance transfers; (f) Your balance for cash advances; and then to (g) Your balance for purchases. Any amounts received in excess of Your required Minimum Monthly Payment will be applied as required by applicable law.

Any unpaid portion of any Finance Charges and Late Charges will be paid by subsequent payments and will not be added to the principal. You understand that any payment that delays the repayment of Your unpaid balance will increase Your Finance Charge and any payment that accelerates the reduction of Your unpaid balance will decrease Your Finance Charges.

Minimum Monthly Payments will be an amount equal to 2.00% of Your unpaid Account balance; subject to the lesser of \$10.00 or Your balance. In addition to the Minimum Monthly Payment, You will also be required to pay any prior payments due which remain unpaid and any amounts which exceed Your Credit Limit.

CONSENSUAL LIEN. As permitted by law, You grant and consent to a lien on Your shares or other deposit accounts with Us (other than those deposits established under a governmental-approved tax deferral plan such as an IRA or Keogh account) and any dividends due or to become due to You from Us to the extent You owe on any unpaid Credit Card balance.

OTHER SECURITY. Collateral (other than household goods or any dwelling) given as security under this Agreement or for any other loan You may have with Us will secure all amounts You owe Us now and in the future if that status is reflected in the "Truth-In-Lending Disclosure" in any particular Agreement evidencing such debt.

PERIODIC STATEMENT. On a regular basis, You will receive a statement showing all transactions on Your Account including amounts paid and borrowed since Your last statement. We will mail You a statement each billing cycle in which there is a debit or credit balance or when a Finance Charge is imposed. We need not send You a statement if We feel Your Account is uncollectible or if We have started collection proceedings against You because You defaulted. Each statement is deemed to be a correct statement of account unless You establish a billing error pursuant to the Federal Truth-In-Lending Act.

OUR RESPONSIBILITIES TO HONOR LETTER CHECKS. We are under no obligation to honor Your Letter Checks if: (1) by paying a Letter Check, You would exceed Your Credit Limit; (2) Your Cards or Letter Checks have been reported lost or stolen; (3) Your Account has been cancelled or has expired; or (4) a Letter Check is used for payment on this or any other loan Account with Us. If a postdated Letter Check is paid and, as a result, any other Letter Check is returned unpaid, We are not responsible for any resulting loss or liability.

TRANSACTION SLIPS. Your periodic statement will identify the merchant, electronic terminal or financial institution at which transactions were made, but sales, cash advances, credit or other slips will not be returned with the statement. You will retain

the copy of such slips furnished at the time of the transaction in order to verify Your monthly statement.

CREDITS. If a merchant who honors Your Card gives You credit for returns or adjustments, the merchant will do so by sending Us a slip which will be posted to Your Account. If Your credits and payments exceed what You owe Us, We will hold and apply this credit against future purchases and cash advances, or if it is \$1.00 or more, refund it on Your written request or automatically deposit it to Your Share Account after six months.

LATE CHARGE. If Your payment is not received by the payment due date, You will be charged the lesser of: (a) the amount of the minimum payment due; or (b) \$35.00.

ANNUAL MEMBERSHIP FEE (VISA PLATINUM SECURED). You will be charged an annual membership fee in an amount equal to \$20.00 on the date Your VISA Platinum Secured Credit Card is established, and subsequently, on the anniversary date each year thereafter. The fee is required each year in order to continue credit availability, whether or not You have used Your Card throughout the year.

OTHER FEES AND CHARGES. You agree to pay Us the following fees and charges associated with the use of Your Card which will be charged to Your Account as purchases: (a) the lesser of \$35.00 or the required minimum payment amount for any check (or other negotiable instrument) used for payment on Your Account that is returned unpaid; (b) \$35.00 for any Letter Check on which You request Us to stop payment; and (c) the lesser of \$35.00 or the face amount of the related Letter Check that We return unpaid as a result of Your Account being in default.

DEFAULT. You will be in default if: (a) You do not make any payment or perform any obligation under this Agreement, or any other agreement that You may have with Us; or (b) You should die, become involved in any insolvency, receivership or custodial proceeding brought by or against You; or (c) You have made a false or misleading statement in Your credit application and/or in Your representations to Us while You owe money on Your Account; or (d) A judgment or tax lien should be filed against You or any attachment or garnishment should be issued against any of Your property or rights, specifically including anyone starting an action or proceeding to seize any of Your funds on deposit with Us; and/or (e) We should, in good faith, believe Your ability to repay Your indebtedness hereunder is or soon will be impaired, time being of the very essence.

If You are in default, We may, without notice or demand, and to extent permitted by law, cancel Your rights under this Agreement, declare the entire unpaid balance immediately due and payable and require the return of all Cards and other Account Access devices.

COLLECTION COSTS. To the extent permitted by law, You will reimburse Us for all of Our costs and expenses, including reasonable attorneys' fees incurred in the course of collecting any amounts owed under this Agreement or for the recovery of any collateral.

CREDIT INSURANCE. Credit insurance is not required for any extension of credit under this Agreement. However, You may purchase any credit insurance available through Us and have the premiums added to the outstanding balance of Your Account. If You elect to do so, You will be given the necessary disclosures and documents separately. Any credit insurance premiums will be charged to Your Account as a purchase.

ENFORCEMENT. We do not lose Our rights under this or any related agreement if We delay enforcing them. We can accept late payments, partial payments, or any other payments, even if they are marked "paid in full," without losing any of Our rights under this Agreement. If any provision of this or any related agreement is determined to be unenforceable or invalid, all other provisions remain in full force and effect.

UNAUTHORIZED USE. You may be liable for the unauthorized use of Your Account. You will not be liable for the unauthorized use that occurs after You notify Us orally and in writing at the address or telephone number shown in this Agreement, of the loss, theft, or possible unauthorized use. In any case, Your liability will not exceed \$50.00.

NOTIFICATION OF ADDRESS CHANGE. You will notify Us promptly if You move or otherwise have a change of address.

CHANGE IN TERMS. We may change the terms of this Agreement by mailing or delivering to You written notice of the changes as prescribed by the Federal Truth-In-Lending Act. To the extent permitted by law, the right to change the terms of this Agreement includes, but is not limited to, the right to change the periodic rate applicable to Your unpaid balance and/or future advances.

REFUSAL TO HONOR CARDS OR LETTER CHECKS. We are not liable for the refusal or inability of merchants, financial institutions and others to accept the Cards or Letter Checks, or electronic terminals to honor the Cards or complete a Card withdrawal, or for their retention of the Cards or Letter Checks.

LOST OR STOLEN CARDS, ACCOUNT NUMBERS AND/OR LETTER CHECKS.

To report a lost or stolen Card, Letter Check or Account Number, You will immediately call (800) 325-3678. You may also write to the Credit Card Security Department, P.O. Box 24747, Tampa, FL 33623-4747.

FOREIGN TRANSACTIONS. For transactions initiated in foreign countries and foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be: (a) a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives; or (b) the government-mandated rate in effect for the applicable central processing date. For transactions that are initiated in a foreign currency, You will be charged 1.00% of the final settlement amount. For transactions occurring in foreign countries and initiated in U.S. Dollars, You will be charged 0.80% of the final settlement amount.

EFFECT OF AGREEMENT. Even though the sales, cash advance, credit or other slips You may sign or receive when using the Card contain terms, this Agreement is the contract which solely applies to all transactions involving Your Account.

CONSENT TO AGREEMENT. You acknowledge receipt of a copy of this Agreement. By signing the Application and Your Credit Card, by using the Card, by using Your Account or by authorizing another to use Your Account, You agree to accept its terms.

INTEGRATED DOCUMENTS. Any separate sheet of paper labeled "Additional Disclosure - Federal Truth-In-Lending Act" which is delivered to You and relates to this Agreement is an integrated part of this Agreement And Disclosure.

UPDATING AND DISCLOSING FINANCIAL INFORMATION. You will provide facts to update personal information or other financial information related to You, at Our request. You also agree that We may, from time to time, as We deem necessary, make inquiries pertaining to Your employment, credit standing and financial responsibility in accordance with applicable laws and regulations. You further agree that We may give information about the status and payment history of Your Account to consumer credit reporting agencies, a prospective employer or insurer, or a state or federal licensing agency having any apparent legitimate business need for such information.

TERMINATION. Subject to applicable law, either You or We may cancel Your Account at any time whether or not You are in default. You will, in any case, remain liable to pay any unpaid balances according to the terms of this Agreement.

GOVERNING LAW. This Agreement is controlled and governed by the laws of the Commonwealth of Pennsylvania except to the extent that such laws are inconsistent with controlling federal law.

Your Billing Rights: Keep this Document for Future Use

This notice tells You about Your rights and Our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If You think there is an error on Your statement, write to Us at Our address shown in this Agreement. In Your letter, give Us the following information:

- Account information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If You think there is an error on Your bill, describe what You believe is wrong and why You believe it is a mistake.

You must contact Us:

- Within 60 days after the error appeared on Your statement.
- At least three business days before an automated payment is scheduled, if You want to stop payment on the amount You think is wrong.

You must notify Us of any potential errors in writing. You may call Us, but if You do We are not required to investigate any potential errors and You may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When We receive Your letter, We must do two things:

- 1) Within 30 days of receiving Your letter, We must tell You that We received Your letter. We will also tell You if We have already corrected the error.
- 2) Within 90 days of receiving Your letter, We must either correct the error or explain to You why We believe the bill is correct.

While We investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report You as delinquent on that amount.
- The charge in question may remain on Your statement, and We may continue to charge You interest on that amount.
- While You do not have to pay the amount in question, You are responsible for the remainder of Your balance.
- We can apply any unpaid amount against Your Credit Limit.

After We finish Our investigation, one of two things will happen:

- If We made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If We do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send You a statement of the amount You owe and the date payment is due. We may then report You as delinquent if You do not pay the amount We think You owe.

If You receive Our explanation but still believe Your bill is wrong, You must write to Us within 10 days telling Us that You still refuse to pay. If You do so, We cannot report You as delinquent without also reporting that You are questioning Your bill. We must tell You the name of anyone to whom We reported You as delinquent, and We must let those organizations know when the matter has been settled between Us. If We do not follow all of the rules above, You do not have to pay the first \$50.00 of the amount You question even if Your bill is correct.

**Your Rights If You Are Dissatisfied
With Your Credit Card Purchases**

If You are dissatisfied with the goods or services that You have purchased with Your 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 purchase. To use this right, all of the following must be true:

- 1) The purchase must have been made in Your home state or within 100 miles of Your current mailing address, and the purchase price must have been more than \$50.00. (Note: Neither of these are necessary if Your purchase was based on an advertisement We mailed to You, or if We own the company that sold You the goods or services.)
- 2) You must have used Your Credit Card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses Your Credit Card account do not qualify.
- 3) You must not yet have fully paid for the purchase.

If all of the criteria above are met and You are still dissatisfied with the purchase, contact Us in writing at Our address shown in this Agreement.

While We investigate, the same rules apply to the disputed amount as discussed above. After We finish Our investigation, We will tell You Our decision. At that point, if We think You owe an amount and You do not pay, We may report You as delinquent.

PRICING INFORMATION ADDENDUM - CREDIT CARD ACCOUNT AGREEMENT AND FEDERAL DISCLOSURE STATEMENT

THIS IS YOUR ADDENDUM THAT CONTAINS PRICING INFORMATION FOR YOUR VISA PLATINUM, VISA PLATINUM REWARDS AND VISA SECURED CREDIT CARD AGREEMENT AND DISCLOSURE. PLEASE BE SURE TO READ THIS ADDENDUM CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	VISA Platinum 2.90% Introductory APR for 6 months. After that, Your APR will be 10.40% - 18.00%, based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate. VISA Platinum Rewards 2.90% Introductory APR for 6 months. After that, Your APR will be 11.40% - 14.40%, based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate. VISA Platinum Secured 2.90% Introductory APR for 6 months. After that, Your APR will be 10.40% This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) For Balance Transfers	VISA Platinum 2.90% Introductory APR for 6 months. After that, Your APR will be 10.40% - 18.00%, based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate. VISA Platinum Rewards 2.90% Introductory APR for 6 months. After that, Your APR will be 11.40% - 14.40%, based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate. VISA Platinum Secured 2.90% Introductory APR for 6 months. After that, Your APR will be 10.40% This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) For Cash Advances	VISA Platinum 2.90% Introductory APR for 6 months. After that, Your APR will be 10.40% - 18.00%, based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate. VISA Platinum Rewards 2.90% Introductory APR for 6 months. After that, Your APR will be 11.40% - 14.40%, based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate. VISA Platinum Secured 2.90% Introductory APR for 6 months. After that, Your APR will be 10.40% This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 27 days after the close of each billing cycle. We will not charge You interest on purchases if You pay Your entire balance owed each month by Your payment's due date. We will begin charging interest on cash advances and balance transfers on the transaction date.

SEE TOP OF PAGE 2 for more important information regarding Your Account

Fees	
Annual Fee	For VISA Platinum Secured, \$20.00
Transaction Fees Foreign Transaction Fee	1.00% of each foreign currency transaction in U.S. dollars. 0.80% of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees - Returned Payment - Late Payment	Up to \$35.00 Up to \$35.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.

Billing Rights: Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

SEE PAGE 1 for more important information regarding Your Account

FINANCE CHARGES. In the case of any transactions on Your Account, the balances subject to the periodic Finance Charge are the average daily transactions balances outstanding during the month (including new transactions). Separate average daily balances are calculated for purchases, balance transfers and cash advances (including Letter Checks).

To get the average daily balance for purchases, We take the beginning balance for purchases each day, add any new purchases, debit adjustments or other charges and subtract any payments, credits and unpaid Finance Charges. This gives Us the daily balance for purchases. Then, We add up all the daily balances for purchases during the billing cycle and divide them by the number of days in the billing cycle. This gives Us the average daily transactions balances for purchases. To get the average daily balance for balance transfers, We take the beginning balance for balance transfers each day, add any new balance transfers, debit adjustments or other charges and subtract any payments, credits and unpaid Finance Charges. This gives Us the daily balance for balance transfers. Then, We add up all the daily balances for balance transfers during the billing cycle and divide them by the number of days in the billing cycle. This gives Us the average daily transactions balances for balance transfers. To get the average daily balance for cash advances (including Letter Checks), We take the beginning balance for cash advances and Letter Checks each day, add any new cash advances and Letter Checks, debit adjustments or other charges and subtract any payments, credits and unpaid Finance Charges. This gives Us the daily balance for cash advances (including Letter Checks). Then, We add up all the daily balances for cash advances (including Letter Checks) during the billing cycle and divide them by the number of days in the billing cycle. This gives Us the average daily transactions balances for cash advances (including Letter Checks). The Finance Charge for a billing cycle is computed by multiplying each of the average daily balances subject to a Finance Charge by the applicable Monthly Periodic Rate. The sum of these separate Finance Charge calculations is the Finance Charge You owe for that billing cycle.

Your payment due date is at least 27 days after the close of each billing cycle. You can avoid Finance Charges on purchases each month by paying the full amount of the entire balance owed by the payment due date reflected in Your periodic statement.

Otherwise, the new balance of purchases, and subsequent purchases from the date they are posted to Your Account, will be subject to a Finance Charge. Balance Transfers and cash advances (including Letter Checks) are always subject to a Finance Charge from the later of the date they are posted to Your Account or from the first day of the billing cycle in which the cash advance is posted to Your Account.

Transactions will accrue finance charges at an introductory Monthly Periodic Rate of 0.2417% (corresponding to an **ANNUAL PERCENTAGE RATE** of 2.90%) through the first 6 billing cycles following the date that Your Account is established (i.e. 6 months). Upon the expiration of the introductory rate period, the entire balance of transactions existing at that time and in the future will be subject to the non-introductory Monthly Periodic Rate and its corresponding Annual Percentage Rate described elsewhere in this Agreement.

The Monthly Periodic Rate that will apply to Your VISA Platinum Account is 0.8666% - 1.5000% (corresponding **ANNUAL PERCENTAGE RATE** of 10.40% - 18.00%), based on Your creditworthiness at the time You establish Your Account.

The Monthly Periodic Rate that will apply to Your VISA Platinum Rewards Account is 0.9500% - 1.2000% (corresponding **ANNUAL PERCENTAGE RATE** of 11.40% - 14.40%), based on Your creditworthiness at the time You establish Your Account.

The Monthly Periodic Rate that will apply to Your VISA Platinum Secured Account is 0.8666% (corresponding **ANNUAL PERCENTAGE RATE** of 10.40%).

VARIABLE RATE. All advances are subject to a Variable Rate which is based on the highest Prime Rate as published in the Money Rates section of The Wall Street Journal in effect on the last business day of each calendar month ("Index") plus Our Margin. The Index plus the Margin equals the Interest Rate. Changes in the Index will cause changes in the Interest Rate on the first day of the billing cycle that immediately follows any such change in the Index. Increases or decreases in the Interest Rate will cause like increases or decreases in the Finance Charge and will affect the number of Your regularly scheduled payments. Your Interest Rate will never be greater than 18.00% and will apply to Your remaining principal balance.

The Margin that will apply to Your VISA Platinum Account is 5.65% - 14.65%, based on Your creditworthiness at the time You establish Your Account.

The Margin that will apply to Your VISA Platinum Rewards Account is 6.65% - 9.65%, based on Your creditworthiness at the time You establish Your Account.

The Margin that will apply to Your VISA Platinum Secured Account is 5.65%.