



ADDITIONAL DISCLOSURE - FEDERAL TRUTH-IN-LENDING ACT

THE TERMS OF THIS ADDITIONAL DISCLOSURE ARE AN INTEGRATED PART OF YOUR CREDIT CARD ACCOUNT AGREEMENT, AND ARE INCORPORATED THEREIN BY REFERENCE.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases	VISA Classic: _____% Introductory APR for 12 months After that, Your APR will be _____% Secured VISA Classic: _____% Introductory APR for 12 months After that, Your APR will be _____% VISA Platinum Rewards: _____% Introductory APR for 12 months After that, Your APR will be _____%
APR For Balance Transfers	VISA Classic: _____% Introductory APR for 12 months After that, Your APR will be _____% Secured VISA Classic: _____% Introductory APR for 12 months After that, Your APR will be _____% VISA Platinum Rewards: _____% Introductory APR for 12 months After that, Your APR will be _____%
APR For Cash Advances	VISA Classic: _____% Secured VISA Classic: _____% VISA Platinum Rewards: _____%
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 balance owed by the due date each month. 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 .

Fees

Penalty Fees	
• Late Payment	Up to \$15.00

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 2 for more important information about Your Account

The Monthly Periodic Rates and corresponding Annual Percentage Rates applicable to Your Account are set forth below.

Credit Card Type	Introductory Monthly Periodic Rate for Purchases	Introductory ANNUAL PERCENTAGE RATE for Purchases
VISA Classic	_____ %	_____ %
Secured VISA Classic	_____ %	_____ %
VISA Platinum Rewards	_____ %	_____ %
Credit Card Type	Introductory Monthly Periodic Rate for Balance Transfers	Introductory ANNUAL PERCENTAGE RATE for Balance Transfers
VISA Classic	_____ %	_____ %
Secured VISA Classic	_____ %	_____ %
VISA Platinum Rewards	_____ %	_____ %

Each purchase is subject to a discounted introductory Monthly Period Rate for the first 12-months that the purchase balance is outstanding. The introductory Monthly Periodic Rate and corresponding Annual Percentage Rate are set forth above. Upon the expiration of each such 12-month period, the Monthly Periodic Rate and corresponding Annual Percentage Rate will increase to the non-introductory rate disclosed below.

Each balance transfer is subject to a discounted introductory Monthly Period Rate for the first 12-months that the transferred balance is outstanding. The introductory Monthly Periodic Rate and corresponding Annual Percentage Rate are set forth above. Upon the expiration of each such 12-month period, the Monthly Periodic Rate and corresponding Annual Percentage Rate will increase to the non-introductory rate disclosed below.

Credit Card Type	Monthly Periodic Rate for Purchases	ANNUAL PERCENTAGE RATE for Purchases
VISA Classic	_____ %	_____ %
Secured VISA Classic	_____ %	_____ %
VISA Platinum Rewards	_____ %	_____ %
Credit Card Type	Monthly Periodic Rate for Balance Transfers	ANNUAL PERCENTAGE RATE for Balance Transfers
VISA Classic	_____ %	_____ %
Secured VISA Classic	_____ %	_____ %
VISA Platinum Rewards	_____ %	_____ %
Credit Card Type	Monthly Periodic Rate for Cash Advances	ANNUAL PERCENTAGE RATE for Cash Advances
VISA Classic	_____ %	_____ %
Secured VISA Classic	_____ %	_____ %
VISA Platinum Rewards	_____ %	_____ %