

PLATINUM MASTERCARD®

Interest Rates and Interest Charges	Platinum MasterCard®
Annual Percentage Rate (APR) for Purchases	WSJ Rate determined by adding 9.75% to the Prime Rate. *
APR for Cash Advances	WSJ Rate determined by adding 9.75% to the Prime Rate. *
Penalty APR and When it Applies	18.00% if minimum payment is not met for 60 days. This APR may be applied to your account if you: 1) Make a payment that is returned; or 2) Do any of the above on another account that you have with us. How Long Will the Penalty APR Apply?: This increase shall not last more than 6 months if payments are received on time during that period.
How to Avoid Paying Interest on Purchases	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 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 web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	Platinum MasterCard®
Annual Fee	None
Transaction Fees	
• Balance Transfer	N/A
• Cash Advances	3.0% of the amount advanced
• Foreign Transaction	3.0%
Penalty Fees	
• Late Payment	If the minimum required payment is not received within 5 days after the closing date subsequent to the payment due date, a late payment fee of will be imposed. \$19.00 late fee on balances up to \$100.00 , \$29.00 late fee on balances over \$100.00 but less than \$250.00 , \$39.00 late fee on balances over \$250.00
• Over-the-Credit-Limit	None
• Returned Payment	\$29.00
Other Fees	None

*The prime rate used to determine your APR is the rate published in the Wall Street Journal on the 1st day of the prior month.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

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.