

**IMPORTANT CREDIT CARD DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of \_\_\_\_\_. You can contact us toll free at (800) 322-7228 or the address above to inquire if any changes occurred since the effective date.

<b>INTEREST RATES and INTEREST CHARGES:</b>	
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	<b>Visa Premier Classic</b>
	<b>13.40%, 15.40%, 17.40%, or 18.00%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	Your due date is at least 25 days after we mail your billing statement. <u>If you do not have an Installment Payments Option*</u> : You can avoid Interest Charges on purchases by paying the full amount of the New Balance for purchases each month by the date on which the payment is due. Otherwise, the New Balance of your account, and subsequent advances from the date they are posted to the account, will be subject to an Interest Charge. Please note that you may see an Interest Avoidance Balance on your statement even if you do not have an Installment Payments Option. This could be due to an item being in dispute or having an eligible promotion. In these cases, if you do not pay your New Balance or the Interest Avoidance Balance as shown on your statement in full each month, you may not be able to avoid Interest Charges on any new purchase(s). <u>If you have an Installment Payments Option*</u> : If you do not pay your New Balance or the Interest Avoidance Balance as shown on your statement in full each month, you may not be able to avoid Interest Charges on any new purchase(s). The Interest Avoidance Balance Amount is calculated as the Statement Balance less Disputed Amounts, Installment Balance, and other eligible promotional balances plus the Installment Minimum Payment Due. You cannot avoid Interest Charges on cash advances and balance transfers; even if you pay the entire cash advance balance or balance transfer balance by the payment due date, you will incur the Interest Charges accrued from the date the cash advance or balance transfer is posted to your account. We will begin charging interest on an Installment Payments balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Installment Payments Option.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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>

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b>	
<ul style="list-style-type: none"> <li>• Annual Fee: None</li> <li>• Application Fee: None</li> </ul>	
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Balance Transfer: None</li> <li>• Cash Advance: <b>\$2.00</b> or <b>2%</b> of the amount of each cash advance, whichever is greater (maximum: <b>\$99.00</b>)</li> <li>• Foreign Transaction: None</li> </ul>	
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment: Up to <b>\$15.00</b> if the minimum payment is not paid by the stated due date</li> <li>• Over-the-Credit Limit: None</li> <li>• Returned Payment: Up to <b>\$20.00</b> if your payment is returned for any reason</li> </ul>	

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

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

**\*Installment Payments Option:** Installment Payments Options may be offered to you at our discretion. For eligible purchases, Installment Payments allows you to select a payment plan that allows you to repay that purchase in an equal number of installments at a fixed rate. If we offer, and you accept, an Installment Payments Option, your APR for those Purchases will be different than disclosed above, and we will determine and disclose such APR at the time the offer is made. In addition to our Credit Card Agreement, Installment Payments Options are subject to the Installment Payments terms and conditions that you will be asked to accept at the time of offer.