

Interest Rates and Interest Charges						
Annual Percentage Rate (APR) for Purchases	6-Month Introductory Period	Clean Start	Platinum 1/ Platinum 2 Rewards	Platinum 2	Platinum 3	Platinum 3 Rewards
	0.00% **for the first 6 months for Platinum 1, 2, 3 only, then...	18.00%* Prime+18%	12.96%* Prime+11%	10.96%* Prime+9%	9.96%* Prime+7%	11.96%* Prime+9%
*This APR will vary with the market based on the Prime Rate. The APR is accurate as of 11/1/2013.						
APR for Balance Transfers	2.99%** This APR will vary with the market based on the Prime Rate and is accurate as of 11/1/2013.	18.00%	12.96%	10.96%	9.96%	11.96%
APR for Cash Advances	2.99%** This APR will vary with the market based on the Prime Rate and is accurate as of 11/1/2013.	18.00%	12.96%	10.96%	9.96%	11.96%
Penalty APR and When it Applies	None.					
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance 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 and using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore					
Fees						
Set-up and Maintenance Fees	NOTICE: Some of these set-up and maintenance fees will be assessed before you begin using your card and will reduce the amount of credit you initially have available. You may still reject this plan provided that you have not yet used the account or paid a fee after receiving the billing statement. If you do reject the plan you are not responsible for any fees or charges.					
Annual Fee	None.					
Account Set-up Fee	None.					
Participation Fee	None.					
Transaction Fees						
-Balance Transfer	Either \$5 or 3% of the amount of each balance transfer, whichever is greater for the first 6 months for Platinum 1, 2 3 and then none following introductory period. None for all other programs.					
-Cash Advance	Either \$5 or 3% of the amount of each cash advance, whichever is greater					
-Foreign Transaction	1% of each transaction in US dollars					
Penalty Fees						
-Late Payment	\$20					
-Over-the-Credit-Limit	None.					
-Returned Payment	\$20					
Other Fees						
- Temporary Credit Increase	\$8					
- Pay by Phone	\$5					

How We Will Calculate Your Balance: We use a method called 'average daily balance (including new purchases).' See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.