

**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) 544-3771 or the address on Page 1 to inquire if any changes occurred since the effective date.

<b>INTEREST RATES and INTEREST CHARGES:</b>						
	<b>VISA CLASSIC</b>	<b>PREFERRED VISA</b>	<b>PRESTIGE VISA</b>	<b>PARAMOUNT VISA</b>	<b>PREMIER VISA</b>	<b>PRIME VISA</b>
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	<b>10.90%</b>	<b>8.88%</b>	<b>10.88%</b>	<b>11.88%</b>	<b>12.88%</b>	<b>13.88% or 15.88%</b> depending on your credit history.
<b>Penalty APR and When it Applies (only applies to Preferred Visa):</b>	<p><b>12.80%</b> This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> <li>1. Make a payment that is late 60 days or more;</li> <li>2. Go over your credit limit;</li> <li>3. Make a payment that is returned; or</li> <li>4. Do any of the above on another account that you have with us.</li> </ol> <p><b>How Long Will the Penalty APR Apply?</b> If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments. If we increase your APRs for any other reason, we may keep them at this higher level on new balances indefinitely.</p>					
<b>Paying Interest</b>	<p>Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases with your Visa Classic and Preferred Visa if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.</p> <p>For Prestige Visa, Paramount Visa, Premier Visa, and Prime Visa, we will begin charging interest on the transaction date.</p>					
<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>	
- Annual Fee:	None for Visa Classic & Preferred Visa; <b>\$12.00</b> for Prestige Visa; <b>\$16.00</b> for Paramount Visa; <b>\$19.00</b> for Prime Visa
- Application Fee:	None
<b>Transaction Fees</b>	
- Balance Transfer:	None
- Cash Advance:	None
- Foreign Transaction:	1% of each transaction in U.S. dollars if the transaction involves a currency conversion 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
<b>Penalty Fees</b>	
- Late Payment:	<b>5%</b> of the payment due or <b>\$10.00</b> , whichever is less if your payment is late 15 days or more
- Over-the-Credit Limit:	None
- Returned Payment:	Up to <b>\$10.00</b> if your payment is returned for any reason.

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