

To get your new card and perform a Balance Transfer or Cash Advance call (800) 897-6991, option 2.

**Special Rate Details, with Approved Credit**

FIXED Annual Percentage Rate (APR) for Balance Transfers and Cash Advances.* This rate is fixed for the life of the Balance Transferred.		Variable Annual Percentage Rate (APR) for Purchases**	
VISA Platinum, credit limit \$5,000 or more			
<b>7.5%</b>		<b>9.5%</b>	
Annual Fee	<b>None</b>	Transaction Fee	<b>None</b>
Late Fee	<b>\$25 (5 days delinquent)</b>	Overlimit Fee	<b>\$25</b>
Balance Transfer or Cash Advance Fee	Waived for cash advances or balances transferred by 3/31/12. Finance charges accrue upon posting to account.		
Variable Rate for Purchases	Based on the 3.25% Prime Rate as of 04/01/2010. We add 6.25% to the Prime Rate to determine the APR for A, B & C credit. You need a credit score of 660 or higher to qualify as A, B or C credit. The APR for new and existing balances may change the first day of January, April, July and October. The APR will never be greater than 18.00% or the maximum rate allowed by law, whichever is less.		
Grace Period	You have <b>25 days</b> to repay your balance before a finance charge on purchases is imposed. Cash advance and balance transfer transactions accrue finance charges upon posting to account.		
Minimum Payment	If your balance is less than \$15, that will be your Minimum Payment. If your balance is over \$15, your Minimum Monthly Payment will be the greater of \$15 or the total of (1) 2% of the New Balance, plus (2) any amount past due, plus (3) if we so elect, any amount over your credit line at the time of billing.		
Method of Calculation	Finance Charges are calculated on the average daily balances of Purchases and Cash Advances in the account. The principal balances of Purchases and Cash Advances are determined each day during the statement period, beginning with the principal portion of your previous balances, reduced by payments you make and debit adjustments we make during the statement period. The daily principal balances are totaled and divided by the number of days in the statement period, to produce separate average daily principal balances for Purchases and Cash Advances to which the periodic rate is then applied.		

\*Special fixed rate offer expires March 31, 2012. \*\*Variable rate effective January 1, 2012.