



Platinum MasterCard® Credit Card Agreement Rates and Terms

Effective February 19, 2011 and subject to change

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	4.99% Platinum Secured-SV 9.90% Platinum-V1 12.90% Platinum-PV 14.90% Platinum-GV 17.90% Platinum-CB 18.90% Platinum-CV 19.90% Platinum-MV
Penalty APR and When it Applies	NONE
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 any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.01.
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 website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard/

Fees

Annual Fee	NONE – Platinum Secured-SV, Platinum-V1, Platinum-PV, Platinum-GV \$5 Platinum-CB \$25 Platinum-CV \$35 Platinum-MV
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	NONE NONE 1% of each transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	\$10 if minimum monthly payment is more than 10 days late NONE \$28
Other Fees <ul style="list-style-type: none"> • "MyPic" Photo Card • Card or PIN rush request • Card or PIN to alternate address • Card Reissue Fee 	\$6.95 Origination Fee \$35 \$35 \$5

How We Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your Platinum MasterCard Credit Card Agreement and Federal Truth-in-Lending Disclosure Statement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Platinum MasterCard Credit Card Agreement and Federal Truth-in-Lending Disclosure Statement.

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