



Platinum Mastercard® Credit Card Agreement Rates and Terms

Effective October 1, 2017 and subject to change

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	4.99% Platinum Secured 9.90% Platinum Plus 12.90% Platinum 14.90% Platinum Gold 17.90% Platinum Credit Builder 18.90% Platinum Classic 19.90% Platinum Membership (program closed to new applications)
Penalty APR and When it Applies	NONE
How to Avoid 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. Interest on cash advances and balance transfers begins on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.01.
How Can You Get More Information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's Web site at www.consumerfinance.gov/learnmore .

Fees

Annual Fee	NONE - Platinum Secured, Platinum Plus, Platinum, Platinum Gold \$5 Platinum Credit Builder \$25 Platinum Classic \$35 Platinum Membership
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

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.