



## Platinum MasterCard Credit Card Agreement Rates and Terms

Effective May 15, 2017 and subject to change.

The following information contains important details about our credit cards. This information is accurate as of May 1, 2017, and is subject to change.

INTEREST RATES AND INTEREST CHARGES	Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	<b>2.99% – 6.99%</b> Intro APR based on creditworthiness through your statement period that ends in September, 2018., then <b>9.90% – 18.90%</b> Regular APR based on creditworthiness. Intro APR available to new Platinum Plus, Platinum, Gold and Classic Credit Cards accounts opened May 15, 2017 through September 30, 2017.
	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
	For Credit Card Tips from the Consumer Financial Protection Bureau	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>
FEES	Annual Fee	\$25 for Classic Card; \$5 for Credit Builder Card; No fee for all others
	Transaction Fees: <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	NONE NONE 1% of each transaction in U.S. dollars
	Penalty Fees: <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Limit</li> <li>• Returned Payment</li> </ul>	\$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 MasterCard® Credit Card Agreement and Federal Truth-in-Lending Disclosure Statement.