

CREDIT CARD RATE, FEE AND OTHER COST INFORMATION

The following information on rates, fees and other cost information is accurate as of 05/01/2009 and may have changed after that date. To find out what may have changed, call us toll free at 1-866-749-7459.

<p>ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES</p>	<p>For Visa Signature: 6.75% variable. For Visa Platinum: 8.75% variable. For Visa Classic: 10.25% variable.</p>
<p>OTHER APRs</p>	<p>APR FOR CASH ADVANCES, QUASI CASH TRANSACTIONS AND BALANCE TRANSFERS: 13.25% VARIABLE.</p>
<p>VARIABLE RATE INFORMATION FOR VISA SIGNATURE, PLATINUM AND CLASSIC</p>	<p>Your APR may vary. The APR for Purchases is determined monthly by adding 3.50% to the Prime Rate for Visa Signature; 5.50% to the Prime Rate for Visa Platinum and 7.00% to the Prime Rate for Visa Classic. The APR for Cash Advances, Quasi Cash Transactions and Balance Transfers is determined monthly by adding 10.00% to the Prime rate.</p> <p>Prime Rate: The interest rate on your account is subject to change from time to time based on changes in an independent index which is the Prime Rate as published in the <i>Wall Street Journal (the "Index")</i>. If a range of rates has been published, the higher of the rates will be used. Information about the Index is available or published daily in the <i>Wall Street Journal</i>. The Prime Rate as used herein does not mean the lowest rate at which the Bank has made or may make loans to any of its customers, either now or in the future. If the Index becomes unavailable the Bank may designate a substitute Index.</p>
<p>GRACE PERIOD FOR REPAYMENT OF BALANCES</p>	<p>FOR PURCHASES: 25 days No periodic finance charge on purchases will be assessed if you have paid the total new balance listed on the previous monthly statement in full by the payment due date (which is 25 days from the monthly statement closing date); otherwise, a periodic finance charge will be assessed on each purchase from the date of transaction.</p> <p>FOR CASH ADVANCES, QUASI CASH TRANSACTIONS and BALANCE TRANSFERS: A periodic finance charge on cash advances, quasi cash transactions and balance transfers will be assessed on each cash advance, quasi cash transaction and balance transfer from the date of each transaction; there is no grace period within which a cash advance, quasi cash transaction or balance transfer can be repaid without incurring a finance charge.</p>
<p>METHOD OF COMPUTING THE BALANCE FOR PURCHASES</p>	<p>Average Daily Balance method (including new purchases).</p>
<p>ANNUAL MEMBERSHIP FEE FOR VISA PLATINUM AND CLASSIC</p>	<p>None.</p>
<p>ANNUAL MEMBERSHIP FEES FOR VISA SIGNATURE</p>	<p>\$75 (The first year is waived).</p>
<p>MINIMUM FINANCE CHARGE</p>	<p>\$1 if billing period ends with a balance due.</p>
<p>TRANSACTION FEE FOR PURCHASES AND BALANCE TRANSFERS</p>	<p>No transaction fee for Purchases. For Balance Transfers, the fee is 2% of the transfer amount but not less than \$5.00 or more than \$50.00.</p>
<p>CASH ADVANCE and QUASI CASH TRANSACTION FEE</p>	<p>Not to exceed the greater of \$2 or 2% of the Cash Advance or Quasi Cash Transaction.</p>
<p>INTERNATIONAL TRANSACTION FEE</p>	<p>2% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.</p>
<p>LATE PAYMENT FEE</p>	<p>Not to exceed lesser of \$15 or 5% of the payment due after unpaid for 10 days (including Weekends).</p>
<p>OVER LIMIT FEE FOR VISA PLATINUM AND CLASSIC</p>	<p>Not to exceed greater of \$15 or 5% of the amount by which the limit is exceeded.</p>
<p>OVER LIMIT FEE FOR VISA SIGNATURE</p>	<p>None.</p>
<p>RETURNED PAYMENT FEE</p>	<p>29.</p>