

The following information on interest rates, interest charges and fees are accurate as of 03/01/2011 and may have changed after that date. To find out what may have changed, call us at 1-866-749-7459.

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES	6.75% for Visa Signature This APR will vary with the market based on the Prime Rate.
APR FOR CASH ADVANCES AND QUASI CASH TRANSACTIONS	13.25% This APR will vary with the market based on the Prime Rate.
APR FOR BALANCE TRANSFERS	9.75% This APR will vary with the market based on the Prime Rate.
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 due by the due date each month. We will begin charging interest on cash advances, quasi cash transactions and balance transfers on the transaction date.
FOR 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 Federal Reserve Board website at http://www.federalreserve.gov/creditcard .

Fees

ANNUAL FEE	\$75 (first year waived)
TRANSACTION FEES:	
<ul style="list-style-type: none"> Cash Advance and Quasi Cash Transactions 	Not to exceed the greater of \$2 or 2% of the cash advance or quasi cash transaction.
<ul style="list-style-type: none"> Balance Transfer 	2% of the transfer amount but not less than \$5 or more than \$50 .
<ul style="list-style-type: none"> International Transaction 	2% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.
PENALTY FEES:	
<ul style="list-style-type: none"> Late Payment 	Not to exceed the lesser of \$15 or 5% of the payment due after unpaid for 10 days (including weekends).
<ul style="list-style-type: none"> Returned Payment 	Up to \$25

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

