## INTEREST RATES AND INTEREST CHARGES

<table>
<thead>
<tr>
<th>Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances</th>
<th>4.99%</th>
<th>Platinum Secured (program closed to new applications)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>9.90%</td>
<td>Platinum Plus</td>
</tr>
<tr>
<td></td>
<td>12.90%</td>
<td>Platinum</td>
</tr>
<tr>
<td></td>
<td>14.90%</td>
<td>Platinum Gold</td>
</tr>
<tr>
<td></td>
<td>17.90%</td>
<td>Platinum Credit Builder</td>
</tr>
<tr>
<td></td>
<td>18.90%</td>
<td>Platinum Classic</td>
</tr>
<tr>
<td></td>
<td>19.90%</td>
<td>Platinum Membership (program closed to new applications)</td>
</tr>
</tbody>
</table>

### 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.

### 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 http://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

- Balance Transfer
- Cash Advance
- Foreign Transaction

NONE

- 1% of each transaction in U.S. dollars

### Penalty Fees

- Late Payment
- Over-the-Credit Limit
- Returned Payment

$10 if minimum monthly payment is more than 10 days late

NONE

$18 applies to payments returned from an account where the payee is an accountholder, repeatedly returned items, and situations where the borrower has a reasonable ability to know that the payment will not be paid (ex. an incomplete or expired check).

### How We Calculate Your Balance:

We use a method called “average daily balance (including new purchases).” See your Consumer Credit Card Agreement and Disclosure for more details.

### Billing Rights:

Information on your rights to dispute transactions and how to exercise those rights is provided in your Consumer Credit Card Agreement and Disclosure.