



## Platinum Rewards VISA Application Rate Disclosure

<b>INTEREST RATES AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate (APR) for purchases, cash advances and balance transfers</b>	<b>9.99% to 18.00%</b> when you open your account, based on your creditworthiness. After that, your APR may vary with the market based on the Prime Rate.
<b>Paying Interest</b>	Your due date is 28 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Finance Charge</b>	If you are charged interest, the charge will be not less than \$0.01
<b>For Credit Card Tips from the Federal Reserve Board</b>	<b>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></b>

<b>FEES</b>	
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Foreign Transaction</li> <li>• Checking Overdraft (NSF) paid with Credit Card</li> <li>• Loan Advance in person or using Online Banking</li> </ul>	1% of each transaction in U.S. dollars. <b>\$7.95 per occurrence</b> <b>Free</b>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Return Payment</li> </ul>	Up to <b>\$35</b> Up to <b>\$26.95</b>

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

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.