

DETACH THIS PORTION AND KEEP FOR YOUR RECORDS

Interest Rate and Interest Charges	Intro Rate Platinum	Platinum	Platinum Rewards	Share Secured
Annual Percentage Rate	6.90%	9.59% to 17.90% based on your creditworthiness	10.90% fixed.	7.75% fixed.
APR for Purchases	introductory APR for one year			
APR for Balance Transfers	After that, your APR will be 9.59% to			
APR for Cash Advances	17.90% based on your creditworthiness			
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 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.			
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 Protections Bureau at http://www.consumerfinance.gov/learnmore .			
Fees				
Transaction Fees <ul style="list-style-type: none">Foreign Transaction	1% of each transaction in U.S. dollars.			
Penalty Fees <ul style="list-style-type: none">Late PaymentReturn Payment	\$25 \$25			

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

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