



**Interest Rates and Interest Charges**

<b>Platinum</b>	<b>Annual Percentage Rate for Purchases</b>	<b>8.95% – 16.95%<sup>1</sup></b>
	<b>Annual Percentage Rate for Cash Advances</b>	<b>8.95% – 16.95%<sup>1</sup></b>
	<b>Annual Percentage Rate for Transfers</b>	<b>8.95% – 16.95%<sup>1</sup></b>
<b>Rewards</b>	<b>Annual Percentage Rate for Purchases</b>	<b>9.95% – 17.95%<sup>1</sup></b>
	<b>Annual Percentage Rate for Cash Advances</b>	<b>9.95% – 17.95%<sup>1</sup></b>
	<b>Annual Percentage Rate for Transfers</b>	<b>9.95% – 17.95%<sup>1</sup></b>
<b>Credit Builder</b>	<b>Annual Percentage Rate for Purchases</b>	<b>8.95% – 16.95%<sup>1</sup></b>
	<b>Annual Percentage Rate for Cash Advances</b>	<b>8.95% – 16.95%<sup>1</sup></b>
	<b>Annual Percentage Rate for Transfers</b>	<b>8.95% – 16.95%<sup>1</sup></b>

<b>How to Avoid Paying Interest</b>	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. The Finance Charge on cash advances and balance transfers will begin to accrue on the date you obtain the advance or make a transfer.
-------------------------------------	--

<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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>
---	---

1. The Annual Percentage Rate (APR) you receive is based on our credit scoring criteria. For information on the rate you may qualify for, please call our Loan Call Center at 800-288-5252.

**Fees and Charges**

<b>Set-up and Maintenance Fees</b>	
Annual Fee .....	<b>None</b>
Document Copy Fee .....	<b>\$3.00 each</b>
Card Replacement Fee .....	<b>\$5.00</b>
Rush Card Fee.....	<b>Our Cost</b>
<b>Transaction Fees</b>	
Cash Advances.....	<b>None</b>
Balance Transfers.....	<b>None</b>
Fee for Purchases .....	<b>None</b>
<b>Penalty Fees</b>	
Late Payment Fee (after 10 days) .....	<b>\$25.00</b>
Returned Payment.....	<b>\$25.00 each</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.