

Credit Card Disclosure Preview

VISA Platinum	
Annual percentage rate (APR) for purchases	7.90%
Other APRs	Cash Advance APR:..... 7.90% Balance Transfer APR:... 7.90% Penalty Rate:..... 12.00% * See explanation below.
Variable rate information	none
Grace period for repayment of the balance for purchases	You have 25 days to repay your balance for purchases before a finance charge will be imposed.
Method of computing the balance for purchases	Average Daily Balance (including new purchases)
Annual fees	None
Minimum finance charge	1.00
Transaction fee for purchases	None

Transaction fee for cash advances: None
 Balance transfer fee:.....None
 Late-payment fee:.....\$15.00
 Over-the-credit-limit fee:.....\$10.00
 Application fee:.....None
 Card replacement fee:.....\$5.00
 NSF fee:.....\$25.00

* When sixty (60) or more days delinquent in making a payment.

Credit Card Disclosure Preview

VISA CLASSIC	
Annual percentage rate (APR) for purchases	12.00%
Other APRs	Cash Advance APR:..... 12.00% Balance Transfer:.....12.00%
Variable rate information	NONE
Grace period for repayment of the balance for purchases	You have 25 days to repay your balance for purchases before a finance charge will be imposed.
Method of computing the balance for purchases	Average Daily Balance (including new purchases)
Annual fees	NONE
Minimum finance charge	\$1.00
Transaction fee for purchases	NONE

Late-Payment Fee:..... \$15.00
 Over The Credit Limit Fee:.....\$10.00
 Foreign Transaction:..... 1% of the Transaction amount.
 NSF Fee:..... \$25.00
 Card Replacement Fee:.....\$5.00
 Balance Transfer Fee:..... None