

<b>MasterCard Disclosure - Interest Rates and Interest Charges</b>		
	<b>Platinum</b>	<b>Standard and Secured</b>
<b>Annual Percentage Rates (APR) for Purchases</b>	11.90% APR	16.00% APR
<b>APR for Balance Transfers</b>	11.90% APR	16.00% APR
<b>APR for Cash Advances</b>	11.90% APR	16.00% APR
<b>Penalty APR and When It Applies</b>	Not Applicable	Not Applicable
<b>How to Avoid Paying Interest on Purchases/ Paying Interest</b>	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.	
<b>Minimum Interest Charge/ Minimum Charge</b>	None	None
<b>For Credit Card Tips from the Federal Reserve Board</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>Fees</b>		
<b>Annual Fee/ Set-up and Maintenance Fees</b>	None	\$15.00
<b>Transaction Fees</b>		
<ul style="list-style-type: none"> <li>• <b>Balance Transfers</b></li> <li>• <b>Cash Advances</b></li> <li>• <b>Foreign Transaction</b></li> </ul>	None None None	None None None
<b>Penalty Fees</b>		
<ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Over-the-Credit Limit</b></li> <li>• <b>Returned Payment</b></li> </ul>	\$25.00 \$25.00 \$25.00	\$25.00 \$25.00 \$25.00
<b>Other Fees</b>		
<ul style="list-style-type: none"> <li>• <b>PIN # Duplicate</b></li> <li>• <b>Card Replacement</b></li> </ul>	\$2.00 \$10.00	\$2.00 \$10.00

How We Will Calculate Your Balance: We use a method called "Average daily balance (including new purchases)."

What Are My Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the enclosed Additional Disclosures.

Can You Change My Account Terms? We can change the terms of your account as permitted by law. When required, we will send you notice before doing so.

How Do You Determine Whether I Will Receive The MasterCard Standard or Platinum Card? Your credit history and application will be reviewed to determine your credit line. Some terms and benefits are not available with the MasterCard Standard card.

How Do You Calculate My Minimum Payment? If your balance is less than \$25, your minimum payment will equal your balance. Otherwise, your minimum payment will be greater of \$25 or 1% of your balance plus interest (periodic interest charges) and late payment fees. If your Account is 180 days past due, part of a bankruptcy proceeding or otherwise charges off, the entire balance is due immediately.