

Interest Rates and Interest Charges	Classic	Platinum
Annual Percentage Rate (APR) for Purchases	9.9%	8.9%
APR for Balance Transfers	9.9%	8.9%
APR for Cash Advances	9.9%	8.9%
Penalty APR and When it Applies	<p>NONE</p> <p>This APR will be applied to your account if you:</p> <ol style="list-style-type: none"> 1) Make a late payment; 2) Go over your credit limit twice in a six-month period; 3) Make a payment that is returned; or 4) Do any of the above on another account that you have with us. <p>How Long Will the Penalty APR Apply?: If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due and do not exceed your credit limit during that time period.</p>	
Paying Interest	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.	
Minimum Interest Charge	None	
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .	

Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>None</p> <p>None</p> <p>Up to 1% of each transaction in U.S. dollars.</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	<p>Up to \$25</p> <p>None</p> <p>\$19</p>