

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of September 27, 2015. You can call Us at (800) 986-3876 or write Us at P.O. Box 13240, Columbus, OH 43213-0240 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases	VISA Platinum: 9.90% - 13.90% based on Your creditworthiness. VISA Platinum Share Secured: 13.90%
APR For Balance Transfers	VISA Platinum: 9.90% - 13.90% based on Your creditworthiness. VISA Platinum Share Secured: 13.90%
APR For Cash Advances	VISA Platinum: 9.90% - 13.90% based on Your creditworthiness. VISA Platinum Share Secured: 13.90%
Penalty APR And When it Applies	17.99% This APR may be applied to Your Account if You: 1) Make a late payment. How Long Will The Penalty APR Apply? If Your APRs are increased for this reason, for transactions that you make prior to the effective date of the increase, the Penalty Rate will apply until you make the next six consecutive minimum payments when due. For transactions that you make after the effective date of the increase, the Penalty Rate may be applied indefinitely.
How to Avoid Paying Interest On Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing 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 Protection Bureau at http://www.consumerfinance.gov/learnmore.

Fees

Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer 3.00% of each transfer (minimum fee: \$10.00) • Cash Advance 3.00% of each advance (minimum fee: \$10.00) • Foreign Transaction 1.00% of each foreign currency transaction in U.S. dollars 1.00% of each U.S. Dollar transaction that occurs in a foreign country
Penalty Fees	<ul style="list-style-type: none"> • Returned Payment Up to \$20.00 • Late Payment Up to \$20.00

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