

## Card Pricing & Terms

Please take a moment to carefully read and review the Pricing & Terms below.

### *Rate, Fee and Other Cost Information*

The information listed below was accurate as of August 2011; however, the terms are subject to change after that date. Please contact us at 800-297-2837 for any change in the required information shown below.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>11.15%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers APR for Cash Advances</b>	<b>11.15%</b> This APR will vary with the market based on the Prime Rate.
<b>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 and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00
<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 Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

Fees	
<b>Annual Fee</b>	<b>\$15.00</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"><li>• Cash Advance</li><li>• Foreign Transaction</li><li>• Balance Transfer</li></ul>	Either <b>\$5.00</b> or <b>4%</b> of the amount of each cash advance, whichever is greater. <b>3%</b> of each transaction in U.S. dollars. None
<b>Penalty Fees</b> <ul style="list-style-type: none"><li>• Late Payment</li></ul>	Up to <b>\$35.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Variable Rate feature:** Your Account has a Variable Rate feature. The Annual Percentage rate is based on the "Index Rate" plus the applicable "Margin" of 7.90%. The Index Rate we use is highest Prime Rate as published under the "Money Rates" subsection in The Wall Street Journal on the 1st business day of each month. As of August 1, 2011, the Prime Rate (Index Rate) was 3.25% (corresponding APR 11.15%).