

	Extra Awards™ Platinum Visa
ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES & CASH ADVANCES	7.25%–18.00% ¹
Other Annual Percentage Rates	None
Grace period for repayment of purchases	At least 25 days from the statement closing date ²
Grace period for repayment of cash advances	None
Method of computing balance for purchases	Average Daily Balance including new purchases
Annual fee	None
Minimum finance charge	None
Overlimit fee	None
Cash advance fee	None
Transaction fee for cash advances	None
Balance transfer fee	None
Late payment fee ³	\$15

Variable Annual Percentage Rate as of March 5, 2010. ¹ Rate adjusts quarterly and equals Prime Rate for previous month plus 4.00% to 10.00% depending on creditworthiness. ² The statement closing date is the 15th of each month and the payment due date is the 12th of each month. Therefore, the number of days between your statement closing date and your payment due date (the grace period) may vary from one billing cycle to another. ³ Late fees are assessed if your account is more than 15 days late.