

TERMS AND CONDITIONS – PLATINUM Card:

- Annual Percentage Rate.....8.9% APR
- Grace Period (to avoid finance charges).....25 days on purchases (none on cash advances)
- Balance calculation method for purchases.....Average Daily Balance (including new purchases)
- Annual fee.....\$25.00
- Minimum finance charge.....None
- Transaction fee for purchases.....None
- Transaction fee for cash advances (or balance transfers)....None
- Late payment fee.....\$20.00
- Over limit fee.....\$15.00
- Minimum monthly payment.....3% of the balance or \$20.00, whichever is greater

TERMS AND CONDITIONS – CLASSIC, SECURED Classic and STUDENT REWARDS Cards:

- Grace Period (to avoid finance charges).....25 days on purchases (none on cash advances)
- Balance calculation method for purchases.....Average Daily Balance (including new purchases)
- Annual fee.....None
- Minimum finance charge.....None
- Transaction fee for purchases.....None
- Transaction fee for cash advances (or balance transfers)....None
- Late payment fee.....\$20.00
- Over limit fee.....\$15.00
- Minimum monthly payment.....3% of the balance or \$20.00, whichever is greater