

Interest Rates & Interest Charges						
Card Type	Purchase APR <sup>1</sup>	Cash Advance/ Balance Transfer APR <sup>1</sup>	Minimum Finance Charge	Minimum Payment	How to Avoid Paying Interest	For Credit Card Tips from the Consumer Financial Protection Bureau
Platinum/Business VISA	<b>8.95%</b>	<b>8.95%</b>	None	3% of balance or \$25, whichever is greater	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any 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.	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 <a href="http://www.consumerfinance.gov/learnmore">http:// www.consumerfinance.gov/ learnmore</a> .
Classic VISA	<b>14.99%</b>	<b>14.99%</b>				
Fresh Start VISA	<b>17.90%</b>	<b>21.40%</b>				
Share Secured VISA	<b>14.99%</b>	<b>18.49%</b>				

Fees						
Card Type	Annual Fee	Transaction Fees		Penalty Fees		Other Fees
		Cash Advance/ Balance Transfer Fee	Foreign Transaction Fee	Late Payment Fee	Returned Payment Fee	For Credit Card Tips from the Consumer Financial Protection Bureau
Platinum/Business VISA	None	None	None	\$27.00	\$27.00	Life, Disability and Involuntary Unemployment  Life Only
Classic VISA	None					
Fresh Start VISA	\$25 Initial Processing Fee					
Share Secured VISA	None					

**How We 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.