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CREDIT CARD ACCOUNT AGREEMENT AND FEDERAL DISCLOSURE STATEMENT

THIS ISYOUR CREDITCARD ACCOUNTAGREEMENT ANDIT INCLUDES NECESSARY FEDERAL TRUTH- IN-LENDING DISCLOSURE STATEMENTS,VISA PLATINUM, VISASIGNATURE, AND VISA PLATINUM SECURED AGREEMENTS, AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR VISA PLATINUM, VISA SIGNATURE, AND VISA PLATINUM SECURED CREDIT CARDS, AND/OR ANY OTHER ACCOUNT ACCESS DEVICE. PLEASE BE CERTAIN TO READ THIS AGREEMENT CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	VISA Platinum: **10.00%-16.00%** This APR willvarywiththemarketbasedonthePrimeRate. VISA Signature: **2.99%** IntroductoryAPRfor12months. After that Your APR will be **15.00%-21.00%**This APR will vary with the market based on the Prime Rate. VISA Platinum Secured: **10.00%-16.00%** This APR will vary with the market based on the Prime Rate.
APR For Balance Transfers	VISA Platinum: **10.00%-16.00%** This APR will vary with the market based on the Prime Rate. VISA Signature: **2.99%** Introductory APR for 12 months. After that, Your APR will be **15.00%-21.00%**. This APR will vary with the market based on the Prime Rate. VISA Platinum Secured: **10.00%-16.00%** This APR will vary with the market based on the Prime Rate.
APR For Cash Advances	VISA Platinum: **10.00%-16.00%** This APR will vary with the market based on the Prime Rate. VISA Signature: **15.00%-21.00%** This APR will vary with the market based on the Prime Rate. VISA Platinum Secured: **10.00%-16.00%** This APR will vary with the market based on the Prime Rate.
Paying Interest	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing. We will begin charging interest on cash advances and balance transfers on the transaction 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 ☐ ForeignTransaction	 **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 ☐ Late Payment ☐ Returned Payment	 Up to **$18.00** Up to **$25.00**

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

Billing Rights: Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

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