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CREDIT CARD ACCOUNT AGREEMENT AND FEDERAL DISCLOSURE STATEMENT

THIS IS YOUR CREDIT CARD ACCOUNT AGREEMENT AND IT INCLUDES NECESSARY FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENTS, VISA PLATINUM, VISA SIGNATURE, 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	<p>VISA Platinum: 10.75%-16.75% This APR will vary with the market based on the Prime Rate.</p> <p>VISA Signature: 2.99% Introductory APR for 12 months. After that Your APR will be 15.75%-21.00%. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum Secured: 10.75%-16.75% This APR will vary with the market based on the Prime Rate.</p>
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APR For Balance Transfers	<p>VISA Platinum: 11.00%-17.00% This APR will vary with the market based on the Prime Rate.</p> <p>VISA Signature: 2.99% Introductory APR for 12 months. After that, Your APR will be 16.00%-21.00%. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum Secured: 11.00%-17.00% This APR will vary with the market based on the Prime Rate.</p>
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APR For Cash Advances	<p>VISA Platinum: 11.00%-17.00% This APR will vary with the market based on the Prime Rate.</p> <p>VISA Signature: 16.00%-21.00% This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum Secured: 11.00%-17.00% This APR will vary with the market based on the Prime Rate.</p>
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Paying Interest	<p>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.</p>
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For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>
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Fees

Transaction Fees <ul style="list-style-type: none"> Foreign Transaction 	<p>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.</p>
Penalty Fees <ul style="list-style-type: none"> Late Payment Returned Payment 	<p>Up to \$18.00 Up to \$25.00</p>

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.