



Visa® Credit Card Application Disclosure

	Platinum or FU\$E	Platinum Preferred
Annual Percentage Rate (APR) for Purchases	9.25% to 18.25%*	11.25% to 20.25%*
Other APRs	Cash Advance APR: 9.25% to 18.25%* Balance Transfer APR: 9.25% to 18.25%* Penalty APR: 25.00%**	Cash Advance APR: 11.25% to 20.25%* Balance Transfer APR: 11.25% to 20.25%* Penalty APR: 25.00%**
Variable Rate Information	Your APR(s) may vary. For each billing cycle, we determine each APR by adding a margin to the prevailing Prime Rate. The margin is between 6.00% and 15.00% based on your creditworthiness at the time the plan was opened. See below for explanation.***	Your APR(s) may vary. For each billing cycle, we determine each APR by adding a margin to the prevailing Prime Rate. The margin is between 8.00% and 17.00% based on your creditworthiness at the time the plan was opened. See below for explanation.***
Grace Period for Repayment of Balances for Purchases	A 25 day interest free grace period on all purchases when you pay your previous balance in full by the due date.	A 25 day interest free grace period on all purchases when you pay your previous balance in full by the due date.
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)	Average Daily Balance (including new purchases)
Annual Fees	None	None
Other Fees	-Late Payment Fee is 15.00% of the minimum payment due, or \$20, whichever is greater. -International Transaction Fee is 1.00% of all international purchases, credit vouchers, and cash disbursements requiring conversion of foreign currency and 0.80% of all international purchases, credit vouchers, and cash disbursements that do not involve a currency conversion.	-Late Payment Fee is 15.00% of the minimum payment due, or \$20, whichever is greater. -International Transaction Fee is 1.00% of all international purchases, credit vouchers, and cash disbursements requiring conversion of foreign currency and 0.80% of all international purchases, credit vouchers, and cash disbursements that do not involve a currency conversion.

*Upon account opening, your APR will be determined by your credit history.

**Penalty APR applies if cardholder fails to make Minimum Monthly Payment within two months of the date it is due and any notice required by law has been given.

*** The Prime Rate used to determine your APR for each billing cycle is the Prime Rate as published in the Money Rates column of The Wall Street Journal on the twentieth day of the month in which the billing cycle begins or, if the twentieth is not a business day, on the preceding business day.

On September 30, 2009, the Prime Rate applicable using this formula was 3.25%.

The Platinum card has fewer features than the Platinum Preferred, but your Annual Percentage Rate will be 2% lower.