

The following information on interest rates, interest charges and fees are accurate as of 01/01/2010 and may have changed after that date. To find out what may have changed, call us at 1-866-749-7471.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.25% or 12.25% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.
APR for Cash Advances and Quasi Cash Transactions	19.24% The APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	19.24% The APR will vary with the market based on the Prime Rate.
Paying Interest	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 due by the due date each month. We will begin charging interest on cash advances, quasi cash transactions and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Federal Reserve Board website at http://www.federalreserve.gov/creditcard .

Fees	
Annual Fee	None
Transaction Fees:	
<ul style="list-style-type: none"> ▪ Cash Advance and Quasi Cash Transactions 	3% of the amount of the transaction, but not less than \$5 .
<ul style="list-style-type: none"> ▪ Balance Transfer 	2% of the transfer amount but not less than \$5 or more than \$50.
<ul style="list-style-type: none"> ▪ International Transaction 	2% of the U.S dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.
Penalty Fees:	
<ul style="list-style-type: none"> ▪ Late Payment 	\$19 if balance is less than or equal to \$249.99 \$29 if balance is between \$250 and \$499.99 \$39 if balance is \$500 or more.
<ul style="list-style-type: none"> ▪ Returned Payment 	\$29

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