

<b>VISA</b>	<b>TITANIUM</b>	<b>CLASSIC</b>
Annual Percentage Rate for Purchases - APR	9.75%	12.75%
Other APR's: Cash Advance APR Balance Transfer APR Annual Fees	9.75% 9.75% None	12.75% 12.75% None
Grace Period	25 days on purchases	25 days on purchases
Minimum Finance Charge	None	None
Minimum Credit Line	\$5,000 or more	\$300 or more
Balance Computation Method	Average Daily Balance (including new transactions)	Average Daily Balance (including new transactions)
Transaction Fees: Cash Advance Fee Balance Transfer Fee Over Limit Fee Late Payment Fee Replacement Card Fee Foreign Transaction Fee is 1% of purchase amount with currency conversion or 0.8% without currency conversion.	None None None \$15 \$5	None None None \$15 \$5