

TITANIUM VISA

CLASSIC VISA

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) For Purchases

**9.75%
FIXED****12.75%
FIXED**

Annual Percentage Rate (APR) For Cash Advances

9.75% FIXED

12.75% FIXED

Annual Percentage Rate (APR) For Balance Transfers

9.75% FIXED

12.75% FIXED

How to avoid paying interest on purchases.

You have 25 days to repay your balance for purchases before a finance charge will be imposed

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Minimum Finance Charge

NONE

NONE

FEES

Annual Fees

NONE

NONE

Transaction Fees:

Balance Transfer Fee

None

None

Cash Advance Fee

None

None

Foreign Transaction Fee with Currency Conversion

1% of transaction amount

1% of transaction amount

Foreign Transaction Fee with no Currency Conversion

0.8% of transaction amount

0.8% of transaction amount

Penalty Fees:

Late Payment Fee

\$15

\$15

Please visit the Federal Reserve Board's website, www.federalreserve.gov/creditcard/, to learn more about shopping for and using credit card accounts.

Balance Computation Method: Average Daily Balance (including new transactions).
 An explanation of this method is detailed in the account opening disclosure.
 Replacement Card Fee (Classic and Titanium): \$5