



MASTERCARD SOLICITATION DISCLOSURE

IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION - The information provided in this disclosure is accurate as of July 12, 2017. The information may have changed after that date. To find out what may have changed contact us at the address shown in this application. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent you after approval.

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE for Purchases	Platinum Mastercard - <u>10.9 or 11.9</u> %
ANNUAL PERCENTAGE RATE for Balance Transfers	Platinum Mastercard - <u>10.9 or 11.9</u> %
ANNUAL PERCENTAGE RATE for Cash Advances	Platinum Mastercard - <u>10.9 or 11.9</u> %
How to Avoid 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 by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

Fees

Annual Fees Annual Fee	None
Transaction Fees Foreign Transactions	1.00% of each currency transaction in U.S. dollars
Penalty Fees Late Payment	Up to \$ <u>15</u>
Returned Payment Fee	Up to \$ <u>25</u>

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)".