

NOTICE: IMPORTANT CREDIT CARD DISCLOSURES

*I understand that if I do not qualify for Platinum Plus or Platinum Visa card(s), I may qualify for a Classic Visa card.

	Platinum Plus Visa	Platinum Visa	Classic Visa
Annual Percentage Rate	7.90%*	9.25%*	10.25%-17.25% Actual rate based on borrower's credit history
Grace period for repayment of balance for purchases	You have 25 days from the closing date on your monthly statement to repay your balance before a finance charge on purchases will be imposed	You have 25 days from the closing date on your monthly statement to repay your balance before a finance charge on purchases will be imposed	You have 25 days from the closing date on your monthly statement to repay your balance before a finance charge on purchases will be imposed
Method of computing balance for purchases	Average daily balance excluding new purchases	Average daily balance excluding new purchases	Average daily balance excluding new purchases
Annual Fees	None	None	None
Minimum Finance Charge	None	None	None
Late Payment Fee	\$10.00	\$10.00	\$10.00
Overlimit Fee	\$10.00	\$10.00	\$10.00
Return Check Fee	\$10.00	\$10.00	\$10.00
Transaction fee for purchases or cash advances	None	None	None