

Switch to a Credit Card that adds value for you.  
Ask for details!

**Interest Rates and Interest Charges**

<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>9.90%</b> Preferred Platinum Credit Card  <b>11.90%</b> Platinum Credit Card  <b>15.90%</b> Classic Credit Card  <b>16.90%</b> Classic Credit Card Share Secured  <b>17.90%</b> Mission Choice Credit Card</p> <p><b>0%</b> Introductory APR on Preferred Platinum and Platinum Credit Cards on purchases posted within the first 90 days of account opening, ending the first billing cycle after the account is open 12 months. After that, the APR for purchases will be <b>9.90%</b> for Preferred Platinum Credit Cards or <b>11.90%</b> for Platinum Credit Cards.</p>
<p><b>APR for Cash Advances, Balance Transfers and Convenience Checks</b></p>	<p><b>11.90%</b> Preferred Platinum Credit Card  <b>13.90%</b> Platinum Credit Card  <b>17.90%</b> Classic Credit Card, Classic Credit Card Share Secured, Mission Choice Credit Card</p> <p><b>0%</b> Introductory APR on Preferred Platinum and Platinum Credit Cards on balance transfers posted within the first 90 days of account opening, ending the first billing cycle after the account is open 12 months. After that, your APR for balance transfers will be <b>11.90%</b> for Preferred Platinum Credit Cards or <b>13.90%</b> for Platinum Credit Cards.</p>
<p><b>Paying Interest</b></p>	<p>Your due date is at least 21 days after the close of each billing cycle. We will not charge interest on purchases if you pay your entire balance by the due date of each month. We will begin charging interest on balance transfers, convenience checks and cash advances on the date the transaction posts to your account.</p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p>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>.</p>

**Fees**

<p><b>Annual Fee</b></p>	<p><b>None</b> Preferred Platinum MasterCard, Platinum MasterCard, Classic MasterCard, Classic MasterCard Share Secured  <b>\$20</b> Mission Choice MasterCard</p>
<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>• Cash Advance, Balance Transfer and Convenience Checks</li> <li>• Foreign Transaction</li> </ul>	<ul style="list-style-type: none"> <li>• <b>2%</b> of the amount of each item (\$2 minimum)</li> <li>• <b>1%</b> of the amount of the purchase or cash advance in U.S. dollars</li> </ul>
<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<ul style="list-style-type: none"> <li>• Up to <b>\$25</b> for the first late payment in any 6 month period Up to <b>\$35</b> for each additional late payment in the same 6 month period</li> <li>• <b>\$22</b></li> </ul>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” See your Credit Card Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement.

Your success is our bottom line.

