

	Classic	Gold	Platinum
Annual Percentage Rate (APR) for Purchases	12.9%	10.9%	9.9%
APR for Cash Advances	12.9%	10.9%	9.9%
How to Avoid Paying Interest on Purchases	You have at least 25 days after the close of each statement period to pay your balance in full without being charged interest. There is no grace period for cash advances.		
Minimum Interest Charge	none	none	none
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 Web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .		
Maintenance and set-Up Fees	NOTICE: Some of these set-up and maintenance fees may be assessed before you begin using your card and will reduce the amount of credit you initially have available.		
Annual Fee	none	none	none
Additional Card Fee	none	none	none
Transaction Fees			
Balance Transfer Fee	none	none	none
Cash Advance Fee	none	none	none
Foreign Transaction Fee	up to 1% of each transaction in U.S. dollars	up to 1% of each transaction in U.S. dollars	up to 1% of each transaction in U.S. dollars
Penalty Fees			
Late Payment Fee	up to \$25 assessed fifteen (15) days after due date	up to \$25 assessed fifteen (15) days after due date	up to \$25 assessed fifteen (15) days after due date
Returned Payment Fee	up to \$25	up to \$25	up to \$25
Other Fees			
Draft Copy Fee	\$4	\$4	\$4
Skip-A-Payment Fee	\$25 (cardholder initiated, one per year)	\$25 (cardholder initiated, one per year)	\$25 (cardholder initiated, one per year)
Statement Copy Fee	\$1 per page	\$1 per page	\$1 per page
Card Center Phone Payment Fee	\$3	\$3	\$3
Replacement Card Fee	\$10	\$10	\$10
Five-Business Day Quick-Ship Card	\$5	\$5	\$5
Fed Ex Overnight Card	\$25	\$25	\$25

The minimum monthly payment is 3% of your total new balance but not less than \$25 plus the amount of any unpaid prior payments due. Payments of \$10,000 or greater may not be part of your available credit for three (3) business days. Your payment is due the 7th of every month.

How We Will Calculate Your Balance: We use a method called "average daily balance (including current transactions)." See your account agreement for more details.

Billing Right: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Information contained in this Credit Discloser is accurate as of 2/3/14 and is subject to change thereafter. To obtain more recent information, please call us at 1-800-289-5939.