



**Important Credit Card Disclosure.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of \_\_\_\_\_. You can call or write Us at the telephone number or address shown herein to inquire if any changes have occurred since the effective date.

<b>Interest Rate and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	Classic VISA: _____%                      Secured VISA: _____%  One Pack: _____%
<b>Annual Percentage Rate (APR) for Balance Transfers</b>	Classic VISA: _____%                      Secured VISA: _____%  One Pack: _____%
<b>Annual Percentage Rate (APR) for Cash Advances</b>	Classic VISA: _____%                      Secured VISA: _____%  One Pack: _____%                      VIP Plus Line of Credit: _____%
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

<b>Fees</b>	
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Returned Payment</li> <li>• Late Payment</li> </ul>	Up to <b>\$25.00</b> Up to <b>\$10.00</b> after 10 days

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.