

IMPORTANT CREDIT TERMS

Interest Rates and Interest Charges		
	Platinum Card	Platinum Rewards Card
Annual Percentage Rate (APR) for Purchases	9.99%% This APR will vary with the market based on the Prime Rate.	11.99%% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	21.99% This APR will vary with the market based on the Prime Rate.	21.99% This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 27 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.	
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .	

Fees	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> Cash Advance Foreign Transaction 	<p>Either \$5 or 3% of the amount of each Cash Advance, whichever is greater.</p> <p>3% of the transaction in U.S. dollars.</p>
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Returned Payment 	<p>Up to \$35</p> <p>Up to \$35</p>

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

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

You may pay the unpaid balance of the account in whole or in part at any time.

The information above was printed on **June 1, 2011**. The information was accurate as of that date and is subject to change after that date. Contact us at **1-800-221-8890** for any change in the information since it was printed.