

Visa® Rate Disclosure Rev. 8/19/09

	Visa® Share Secured	Visa® Platinum Tier 1 <small>(former Gold Card)</small>	Visa® Platinum Tier 2 <small>(former Classic Card)</small>	Visa® Student	Visa® Starter	Visa® Platinum Rewards
Annual Percentage Rate (APR) for Purchases	Fixed Rate of: 13.99% Variable Rate*** Eff. Oct. 1, 2009 Prime +10.74%	Fixed Rate of: 9.90% Variable Rate*** Eff. Oct. 1, 2009 Prime +6.65%	Fixed Rate of: 13.99% Variable Rate*** Eff. Oct. 1, 2009 Prime +10.74%	Fixed Rate of: 12.90% Variable Rate*** Eff. Oct. 1, 2009 Prime +9.65%	Fixed Rate of: 15.99% Variable Rate*** Eff. Oct. 1, 2009 Prime +12.74%	Fixed Rate of: 10.90% Variable Rate*** Eff. Oct. 1, 2009 Prime +7.65%
Other APRs	Cash Advance Fixed Rate of: 13.99% Variable Rate of: Prime +10.74%	Cash Advance Fixed Rate of: 9.90% Variable Rate of: Prime +6.65%	Cash Advance Fixed Rate of: 13.99% Variable Rate of: Prime +10.74%	Cash Advance Fixed Rate of: 12.90% Variable Rate of: Prime +9.65%	Cash Advance Fixed Rate of: 15.99% Variable Rate of: Prime +12.74%	Cash Advance Fixed Rate of: 10.90% Variable Rate of: Prime +7.65%
Current						
***Eff. Oct. 1, 2009						
Grace Period Repayment of Balances for Purchases*	You have 25 days on average					
Method of Computing the Balance for Purchases	Average daily balance (including new transactions).					
Late Payment Fee.....\$ 30.00						
Over The Limit Fee..... \$15.00						
International Transaction Fee....1% **						

* Charges incurred by use of the card are due on receipt of the account statement. A \$25.00 fee will be charged for any checks returned due to insufficient funds plus any additional fees charged by your financial institution.

** International Transaction Fee – A 1% fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Transaction Fee on your billing statement. The fee will be assessed on all international purchases, credit vouchers, and cash disbursements.

*** Rate is calculated by adding the Prime Rate (currently 3.25%) to the stated margin for each card type. The variable rate will be on an index equal to the highest Prime Rate in the last 90 days as reported in the Wall Street Journal three (3) days prior to your statement billing date. Because your rate is variable, your rate could change if the Prime Rate changes.