

INTEREST RATES and INTEREST CHARGES		
Annual Percentage Rate (APR) for Purchases, Cash Advances, and Balance Transfers	Gold MasterCard 11.9% non-variable	Platinum MasterCard 8.9% non-variable
Penalty APR and When It Applies	None	
How to Avoid Paying Interest on Purchases	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 by the due date each month. We will begin charging interest for cash advances and balance transfers on the transaction date.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.50.	
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 web site of the Federal Reserve Board at: http://federalreserve.gov/creditcard .	
FEES		
Annual Fee	None	
Transaction Fees		
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	2 free per month, \$15 per transaction thereafter 2% of the advance with a \$2 minimum, \$25 maximum 1% of the transaction amount	
Penalty Fees		
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	\$25 if 15 or more days late \$25 if new balance less any fees is more than 2% over \$30	
Other Fees		
<ul style="list-style-type: none"> • Document Copy Fee • Card Replacement Fee • Non-Activated Card Fee 	\$5 for each copy of sales draft or statement requested \$5 for each replacement card requested \$15 after 60 days	

How we calculate your balance: We use a method called “average daily balance (including new purchases).” See your account agreement for more details.