

MASTERCARD / VISA TABULAR DISCLOSURE

INTEREST RATES AND INTEREST CHARGES

ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES, CASH ADVANCES	16.56% ON REGULAR MASTERCARD 6.50% INTRODUCTORY RATE FOR 6 MONTHS THEN VARIABLE 7% + PRIME ON VISA CLASSIC 6.50% INTRODUCTORY RATE FOR 6 MONTHS THEN VARIABLE 6% + PRIME ON VISA GOLD
PAYING INTEREST	Your due date is at least 25 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 and balance transfers on the transaction date.
FOR CREDIT CARD TIPS FROM THE FEDERAL RESERVE	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore

FEES

ANNUAL FEE	None
CASH ADVANCE	1% of the cash advance up to a max \$10.00 and minimum of \$2.00. There is no grace period on cash advances.
FOREIGN TRANSACTIONS	Foreign Transaction Without Currency Conversion .8% fee Foreign Transaction with Currency Conversion 1% fee
PENALTY FEES LATE PAYMENT	\$15.00

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.