

The Following Is Your Required Disclosure Information - The information provided in this disclosure is accurate as of **October 1, 2014**. The information may have changed after that date. To find out what may have changed contact us at the address shown in this application. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you after approval.

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE for Purchases	VIP Visa – 11.90% Classic Visa – 13.90% Secured Visa – 14.90% FAST Start Visa – 15.90%
ANNUAL PERCENTAGE RATE for Balance Transfers	VIP Visa – 6.99% Classic Visa – 6.99% Secured Visa – 6.99% FAST Start Visa – 6.99%
ANNUAL PERCENTAGE RATE for Cash Advances	VIP Visa – 11.90% Classic Visa – 13.90% Secured Visa – 14.90% FAST Start Visa – 15.90%
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 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 Consumer Financial Protection Bureau	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	
Transaction Fees Cash Advance Fee Foreign Transactions	\$2.00 or 1.00% of the amount of each cash advance, whichever is greater. 1.00% of each multiple currency transaction in U.S. dollars
Penalty Fees Late Payment Fee Over the Credit Limit Fee Returned Payment Fee	Up to \$35.00 Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)".