

**G-10(C) Applications and Solicitations (Credit Cards)**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.99%, 10.99%, or 12.99%</b> introductory APR for one year, based on your creditworthiness  After that, your APR will be <b>14.99%</b> . This APR will vary with the market based on the Prime Rate
<b>APR for Balance Transfers</b>	<b>15.99%</b>  This APR will vary with the market based on the Prime Rate
<b>APR for Cash Advances</b>	<b>21.99%</b>  This APR will vary with the market based on the Prime Rate
<b>Penalty APR and When it Applies</b>	<b>28.99%</b>  This APR may be applied to your account if you <ol style="list-style-type: none"> <li>1) Make a late payment,</li> <li>2) Go over your credit limit;</li> <li>3) Make a payment that is returned; or</li> <li>4) Do any of the above on another account that you have with us</li> </ol> <b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased for any of these reasons, we may keep them at this higher level indefinitely
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.50.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

<b>Fees</b>	
<b>Set-up and Maintenance Fees</b>	NOTICE: Some of these set-up and maintenance fees will be assessed before you begin using your card and will reduce the amount of credit you initially have available. For example, if you are assigned the minimum credit limit of \$250, your initial available credit will be only about \$187 (or about \$172 if you choose to have an additional card)
<ul style="list-style-type: none"> <li>• Annual Fee</li> </ul>	<b>\$30</b>
<ul style="list-style-type: none"> <li>• Account Set-up Fee</li> </ul>	<b>\$30</b> (one-time fee)
<ul style="list-style-type: none"> <li>• Participation Fee</li> </ul>	<b>\$30</b> annually (\$2.50 per month)
<ul style="list-style-type: none"> <li>• Additional Card Fee</li> </ul>	<b>\$15</b> annually (if applicable)
<ul style="list-style-type: none"> <li>• Account Maintenance Fee on Closed Accounts</li> </ul>	<b>\$30</b> annually (\$2.50 per month on closed accounts with an outstanding balance of \$30 or more)
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Balance Transfer</li> </ul>	Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater (maximum fee, \$100).
<ul style="list-style-type: none"> <li>• Cash Advance</li> </ul>	Either <b>\$5</b> or <b>3%</b> of the amount of each cash advance, whichever is greater
<ul style="list-style-type: none"> <li>• Foreign Transaction</li> </ul>	<b>2%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> </ul>	<b>\$29</b> if balance is less than or equal to \$1,000, <b>\$35</b> if balance is more than \$1,000
<ul style="list-style-type: none"> <li>• Over-the-Credit Limit</li> </ul>	<b>\$29</b>
<ul style="list-style-type: none"> <li>• Returned Payment</li> </ul>	<b>\$35</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)"

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.