

**APPLICATION DISCLOSURES**  
Signature Visa with Rewards, Platinum Visa with Rewards, and Platinum Visa Cards

CARD	SIGNATURE VISA WITH REWARDS	PLATINUM VISA WITH REWARDS	PLATINUM VISA
<b>INTEREST RATES AND INTEREST CHARGES</b>			
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.9%</b> intro APR for 6 months from account opening. After that your APR will be <b>7.9% - 12.9%</b> depending on your credit worthiness. This APR will vary with the market based on the Prime Rate.	<b>3.99%</b> intro APR for 6 months from account opening. After that your APR will be <b>6.9% - 16.9%</b> depending on your credit worthiness. This APR will vary with the market based on the Prime Rate.	<b>3.99%</b> intro APR for 6 months from account opening. After that your APR will be <b>5.9% - 15.9%</b> depending on your credit worthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0.9%</b> intro APR for 6 months from account opening. After that your APR will be <b>9.9% - 14.9%</b> depending on your credit worthiness. This APR will vary with the market based on the Prime Rate.	<b>6.99%</b> intro APR for 12 months from account opening. After that your APR will be <b>8.9% - 18.9%</b> depending on your credit worthiness. This APR will vary with the market based on the Prime Rate.	<b>6.99%</b> intro APR for 12 months from account opening. After that your APR will be <b>7.9% - 17.9%</b> depending on your credit worthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>9.9% - 14.9%</b> depending on your credit worthiness. This APR will vary with the market based on the Prime Rate.	<b>8.9% - 18.9%</b> depending on your credit worthiness. This APR will vary with the market based on the Prime Rate.	<b>7.9% - 17.9%</b> depending on your credit worthiness. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR</b>	<b>3.0%</b> above current Interest Rate. This APR may be applied when: <ul style="list-style-type: none"> <li>• Your minimum monthly payment is more than 60 days late</li> <li>• You have more than one late payment in 12 months</li> <li>• You are in default of any other terms of the Agreement</li> </ul> <b>How long will the penalty APR apply?</b> If your APR is increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.		
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date of each month.		
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .		
<b>FEES</b>			
<b>Annual Fee</b>	<b>\$50</b> at the beginning of each year the Account is open (except the first year). This fee will be added to your account during the billing cycle in which the anniversary of the date your account was opened occurs.	None	None
<b>Transaction Fees</b> • Foreign Transaction Fee	Waived	Up to 1% of the US dollar amount of the foreign transaction.	
<b>Penalty Fees</b> • Late Payment • Returned Check • Card Replacement	\$25 for balances > \$1,000; \$20 for balances \$100 - \$1,000; \$10 for balances < \$100 \$25 \$5		

**How We Will Calculate Your Balance:** We use a method called “average daily balance” (including new purchases). We reserve the right to amend the OnPoint Credit Card Agreement as permitted by law. The above rates and fees are current as of July 1, 2014.