

Student Credit Card Application Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.49% , based on your creditworthiness.
APR for Balance Transfers	13.49% , based on your creditworthiness. This APR will be the same as the APR for purchases.
APR for Cash Advances	13.49% , based on your creditworthiness. This APR will be the same as the APR for purchases.
Penalty APR and When it Applies	18.00% This APR may be applied to your account if you make a late payment. How Long Will the Penalty APR Apply? If your APR is increased, the Penalty APR will apply until you make six consecutive minimum payments when due.
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.
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 website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees	
Annual Fee	None
Transaction Fees	
• Foreign Transaction	1% of each transaction in U.S. dollars
Penalty Fees	
• Late Payment	Either \$20 or 5% of the unpaid past due amount, whichever is greater
• Over-the-Credit Limit	\$20
• Returned Payment	\$20
Other Fees	
• Replacement Card	\$20 for each card replaced due to lost or stolen card

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

This information was printed on 06/01/2010 and is accurate as of that date and may have changed after that date. To find out what may have changed, please contact us at 1-800-678-8765 or 757-552-1000.