



# Important Terms and Conditions

Effective as of  
April 25, 2011

## PLATINUM REWARDS VISA CREDIT CARD

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.90% to 18.00%</b> when you open your account, based on your creditworthiness. After that, your APR will vary with the Wall Street Journal's Highest Published Prime.
<b>APR for Balance Transfers</b>	<b>9.90% to 18.00%</b> when you open your account, based on your creditworthiness. After that, your APR will vary with the Wall Street Journal's Highest Published Prime.
<b>APR for Cash Advances</b>	<b>9.90% to 18.00%</b> when you open your account, based on your creditworthiness. After that, your APR will vary with the Wall Street Journal's Highest Published Prime.
<b>Penalty APR and When It Applies</b>	None
<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>	Not Applicable
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn 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> .
Fees	
<b>Set-up and Maintenance Fees</b> • Annual • Account Set-up • Participation • Additional Card	None None None None
<b>Transaction Fees</b> • Balance Transfer • Cash Advance • Foreign Transaction	<b>2% of the amount of each transfer (maximum fee \$50)</b> <b>2% of the amount of each cash advance (maximum fee \$50)</b> <b>1% of each transaction in U.S. Dollars</b>
<b>Penalty Fees</b> • Late Payment • Returned Payment	<b>Up to \$25.00</b> <b>Up to \$25.00</b>

**How We Will Calculate your Balance:** We use a method called "average daily balance (including 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.

The information about the current APR and costs of the VISA credit card described in this disclosure was accurate as of April 25, 2011 and is subject to change after that date.

To find out what may have changed, call us at 763-544-1517 or 800-862-1998 outstate.

