

<b>Interest Rates and Charges</b>	
<b>Annual Percentage Rate (APR) for Purchase Transactions, Cash Transaction, and Balance Transfers</b>	<b>8.25%-18.00%</b> , (Prime +5.00%-Prime +14.75%) APR Low Rate Platinum* <b>8.75%-18.00%</b> , (Prime +5.50%-Prime +14.75%) APR Platinum with CURewards* <b>9.25%-18.00%</b> , (Prime +6.00%-Prime +14.75%) APR Platinum with Cash Back* <b>18.00%</b> APR Share Secured VISA
<b>How to Avoid Paying Interest</b>	You have a 25-day grace period in which to repay your balance for purchase transactions before a FINANCE CHARGE will be imposed.
<b>Paying Interest</b>	Finance charges accrue on cash advances, balance transfers, and convenience checks from the transaction date until they are paid in full.
<b>Delinquency</b>	You will be in default if your account becomes more than two months past due. On the first day of the month following notice of default, your APR will be increased to <b>18.00%</b> . Upon default, if six consecutive payments are made on time, the default rate will be removed and previous APR will resume.
<b>Billing Error Rights</b>	For information about your right to dispute transactions, please refer to section 16 of the Account Agreement.
<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">www.federalreserve.gov/creditcard</a> .
<b>Method of Computing the Balance</b>	Average Daily Balance Method.

\*This APR will vary with the market based on the Prime Rate as well as credit score.

<b>Fees</b>	
<b>Annual Membership Fee</b>	<b>NONE</b>
<b>Cash Advance Fee</b>	<b>NONE</b>
<b>Balance Transfer Fee</b>	<b>NONE</b>
<b>Late Payment Fee</b>	\$25.00 fee may be assessed for payments made later than the due date.
<b>Returned Payment Fee</b>	\$10.00 fee assessed for returned payments.