

Rates & Fees - Platinum Visa

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<p>3.99% for Introductory period of 6 months. After that your APR will be 7.9% – 16.9% based on your creditworthiness.</p>
APR for Balance Transfers	<p>6.99% for Introductory period of 12 months. After that your APR will be 9.9% – 17.9% based on your creditworthiness.</p>
APR for Cash Advances	<p>9.9% – 17.9% based on creditworthiness</p>
Penalty APR	<p>17.9% - This APR may be applied when:</p> <ul style="list-style-type: none"> • Your minimum monthly payment is more than 60 days late • You have more than one late payment in 12 months • You are in default of any other terms of the Agreement <p>How long will the Penalty apply? If your APR is increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	<p>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 each month.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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: http://www.consumerfinance.gov/learnmore.</p>
FEES	
Annual Fee	none
Transaction Fees	
<ul style="list-style-type: none"> • Foreign Transaction Fee 	Up to 1% of the US dollar amount of the foreign transaction.
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment Fee 	<p>\$25 for balances > \$1000 \$20 for balances \$100-\$1000 \$10 for balances < \$100</p>
<ul style="list-style-type: none"> • Returned Item Fee 	\$25
<ul style="list-style-type: none"> • Card Replacement Fee 	\$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 Visa Credit Card Agreement as permitted by law. The above rates and fees are current as of March 30, 2012.

