

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of 8/22/2010. You can contact us toll free at (800) 593-1000 or mail correspondence to 1600 Medical Drive, Pottstown, PA 19464 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:			
	MASTERCARD PLATINUM	MASTERCARD PLATINUM REWARDS	CREDIT BUILDER MASTERCARD
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	7.90% - 17.90% depending on your credit history.	8.90% - 17.90% depending on your credit history.	16.90%
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. For Cash Advances and Balance Transfers, we will begin charging interest on the transaction date.		
Minimum Interest Charge	None		
For Credit Card Tips from the Consumer Financial Protection Bureau	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		

FEES:	
Fees to Open or Maintain your Account - Annual Fee: - Application Fee: - Inactivity Fee:	None None None
Set-up and Maintenance Fees (Applies to Credit Builder MasterCard Only): - Application Fee: - Annual Fee: - Account Set-up Fee: - Participation Fee: - Additional Card Fee: - Account Maintenance Fee:	NOTICE: Some of these set-up and maintenance fees will be assessed before you begin using your card and will reduce the amount of credit you initially have available. For example, if you are assigned the minimum credit limit of \$250.00, and if your set-up & maintenance fees are \$90.00, your initial available credit will be only \$160.00. \$30.00 (one-time fee) \$30.00 None None None None
Transaction Fees - Balance Transfer: - Cash Advance: - Foreign Transaction:	None At a teller window: 2% of the amount advanced with a minimum of \$5.00 and a maximum of \$75.00 At an ATM: None 1% of each transaction in U.S. dollars if the transaction involves a currency conversion 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees - Late Payment: - Returned Payment:	Up to \$25.00 if your payment is late Up to \$24.00 if your payment is returned for any reason

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