PO Box 1595, Tacoma WA 98401 | 800.562.8130

Account Opening Disclosures for Visa Blue and Blue Secured

The following disclosure represents important details concerning your credit card. This statement is incorporated into and becomes a part of your Cardholder Agreement. We reserve the right to periodically review your credit standing and to increase any rate on your new balances, in accordance with applicable law.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances	**8.95%** to **17.95%** when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
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 new purchase balance by the due date each month.
Paying Interest	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://consumerfinance.gov/learnmore.
Fees	
Annual Fee	**None**
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	 **None** **4%** of advanced amount (**$10** minimum) **1%** of each transaction in US dollars
Penalty Fees • Late Payment • Returned Payment • Over-the-Credit Limit	 Up to **$25** **None** **None**

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Visa Cardholder Agreement.

Variable Rate Information: Your rate may increase or decrease if the Prime Rate as published in the Wall Street Journal increases or decreases 5 days before the end of the previous month. Your rate can change monthly on the first day of each billing cycle following a change in the Prime Rate. Your rate will be equal to the Prime Rate plus a margin of: 5.70%-14.70% for Blue and Blue Secured; 7.70%-15.70% for Platinum. Any increase will take the form of more payments of the same amount. Your variable rate will never be more than the maximum rate allowed by applicable law.

The above rates and fees are current as of October 1, 2013.