

## Account-opening Summary Table

Interest Rates and Interest Charges											
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>MasterCard</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Platinum Account III</td> <td style="text-align: right;"><b>11.65%</b></td> </tr> <tr> <td>Platinum Rewards</td> <td style="text-align: right;"><b>10.65%</b></td> </tr> <tr> <td>Platinum Account II</td> <td style="text-align: right;"><b>9.65%</b></td> </tr> <tr> <td>Platinum Account I</td> <td style="text-align: right;"><b>6.65%</b></td> </tr> <tr> <td>Platinum Secured</td> <td style="text-align: right;"><b>4.65%</b></td> </tr> </table> <p>The APR will vary with the market based on the Prime Rate. Not to exceed 18.00%</p>	Platinum Account III	<b>11.65%</b>	Platinum Rewards	<b>10.65%</b>	Platinum Account II	<b>9.65%</b>	Platinum Account I	<b>6.65%</b>	Platinum Secured	<b>4.65%</b>
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<b>Paying Interest</b>	Your due date is at least 21 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. We will begin charging interest on cash advances and balance transfers on the transaction date.										
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .										

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> Foreign Transaction	Up to <b>1%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul> Either <b>\$15</b> or <b>10%</b> of the payment due, whichever is greater (maximum fee \$25) <b>\$25</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” See your Credit Card Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement.