



40 Schilling Road
Hunt Valley, MD 21031-1105



IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION - The information provided in this disclosure is accurate as of December 1, 2017. The information may have changed after that date. To find out what may have changed call us at 800-505-7476 or write us at 40 Schilling Rd., Hunt Valley, MD 21031. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you with the new card(s).

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE for Purchases	VISA PLATINUM REWARDS - 11.99 % up to 14.99 % This APR will vary with the market based on the Prime Rate. VISA PLATINUM - 9.99 % up to 12.99 % This APR will vary with the market based on the Prime Rate.
ANNUAL PERCENTAGE RATE for Balance Transfers	VISA PLATINUM REWARDS - 11.99 % up to 14.99 % This APR will vary with the market based on the Prime Rate. VISA PLATINUM - 9.99 % up to 12.99 % This APR will vary with the market based on the Prime Rate.
ANNUAL PERCENTAGE RATE for Cash Advances	VISA PLATINUM REWARDS - 11.99 % up to 14.99 % This APR will vary with the market based on the Prime Rate. VISA PLATINUM - 9.99 % up to 12.99 % This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any 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.
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

Set-up and Maintenance Fees Annual Fee	None
Transaction Fees Foreign Transactions	1% of each multiple currency transaction in U.S. dollars. 0.08% of each single currency transaction in U.S. dollars.
Penalty Fees Late Payment Return Payment Fee Payment Transfer Fee	Up to \$25.00 Up to \$25.00 \$5.00 if collections is transferring a delinquent payment.
Other Fees Statement Fee Card Replacement Fee	\$5.00 per copy \$10.00 per card unless a police report is provided for a stolen card.

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)".