

Platinum Rewards Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.24%, 12.24%, 14.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate(APR) for Balance Transfers	1.99%, 3.99%, 5.99% Introductory APR for a period of six billing cycles, based on your creditworthiness. After that, your APR will be 10.24%, 12.24%, 14.24% based on your creditworthiness. 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	
Annual Fees	None
Transaction Fees	
Balance Transfer	Up to \$15.00
Penalty Fees	
Late Payment	\$20.00 or the amount required minimum payment, whichever is less, if you are ten or more days late in making a payment.
Returned Payment	\$27.00 or the amount of required payment, whichever is less.
Pay-by-Phone Fee	\$10.00

Minimum Periodic Payment

The minimum payment will be either 2% of your total new balance or \$25.00, whichever is greater, or your total new balance if it is less than \$25.00 plus any portion of the minimum payment(s) which remains unpaid.

How we will calculate your balance: We use a method called “average daily balance” including new purchases.

Billing Rights: Your Billing Rights Summary will be posted to the back of your monthly statement