

ADDITIONAL DISCLOSURE
FEDERAL TRUTH-IN LENDING ACT

Effective February 22, 2010

This is a supplement to your Credit Line Account Agreement and Disclosure.

(1) **Introductory Rate.** You will receive this introductory Rate on all new Platinum MasterCard accounts or Standard MasterCard Student Program accounts opened on or after May 27, 1999. You will receive this rate for the 6-month period immediately following the date your account is established. Any balance existing after the 6-month Introductory Rate period will be subject to the non-introductory rate disclosed herein.

(2) After the introductory rate expires, the Annual Percentage Rate that applies to your account will be the rate corresponding to the rate tier established by your creditworthiness.

TERMS APPLICABLE TO VISA CARD

You agree that your account is subject to the following fees and charges:

- (a) **Penalty for Late Payment:** If your payment is not received within 15 days of its due date, you will be charged a \$15.00 late payment fee.
- (b) **Cash Advance Fee:** You will pay the greater of a cash advance fee of 3% or \$3.00 for cash advances In any given billing cycle. All debit transactions (except for purchases), which include, but are not limited to, convenience checks are considered cash advances.
- (c) **Draft Retrieval Fee:** You will be charged a Draft Retrieval Fee of no less than \$2.00 and no more than \$12.00 per draft requested by you if it is unrelated to a valid billing dispute or error.
- (d) **Arbitration Fee:** If a chargeback initiated by you must be withdrawn or sent for arbitration, and you choose to arbitrate the dispute, you will be charged for all fees associated with the arbitration subject to a minimum in any event of \$250.00.
- (e) **Annual Fee:** VISA accounts are subject to a \$12.00 annual fee. This fee will be charged to your account on the anniversary date that your account was established.

This fee will be waived for the first year. Subsequently, this fee will be waived if you have charged a minimum of \$500.00 in net purchases (which does not include cash advances) during your renewal year. You can avoid paying the annual fee by sending written notification of termination of your account within 30 days following the mailing date of the statement on which it appears. If you do not terminate your account, you agree to pay such a fee whether or not you use the account at any time during the year. Payment of this fee does not guarantee that your account will not be terminated.

- (f) **Replacement Card Fee:** If you need to replace your card(s), you will be charged \$5.00 for each card replaced.

TERMS APPLICABLE TO MASTERCARD, EXCLUDING BUSINESS MASTERCARD

You agree that your account is subject to the following fees and charges:

- (a) **Penalty for Late Payment:** If your payment is not received within 15 days of its due date, you will be charged a \$15.00 late payment fee.
- (b) **Cash Advance Fee:** You will pay the greater of a cash advance fee of 3% or \$3.00 for cash advances. All debit transactions (except for purchases) which include, but are not limited to, convenience checks are considered cash advances.
- (c) **Draft Retrieval Fee:** You will be charged a Draft Retrieval Fee of no less than \$2.00 and no more than \$12.00 per draft requested by you if it is unrelated to a valid billing dispute or error.
- (d) **Arbitration Fee:** If a chargeback initiated by you must be withdrawn or sent for arbitration, and you choose to arbitrate the dispute, you will be charged for all fees associated with the arbitration, subject to a minimum in any event of \$250.00.
- (e) **Annual Fee:** Premium Travel MasterCard accounts are subject to a \$35.00 annual fee. This fee will be charged to your account on the date that your account is established and, subsequently, on the anniversary of that date.

You can avoid paying the annual fee by sending written notification of termination of your account within 30 days following the mailing date of the statement on which it appears. If you do not terminate your account, you agree to pay such a fee whether or not you use the account at any time during the year. Payment of this fee does not guarantee that your account will not be terminated.

(f) Replacement Card Fee: If you need to replace your cards(s), you will be charged \$5.00 for each card replaced.

TERMS APPLICABLE TO OVERDRAFT, PREMIER PLUS and PREMIER LINES OF CREDIT

You agree that your account is subject to the following fees and charges:

(a) Late Payment Fee: If your payment is not received within 15 days of its due date, you will be charged a \$15.00 late payment fee.

(b) Overlimit Charges: You will be charged \$20.00 per billing cycle in which you exceed your credit limit by the lesser of 20% or \$500, assessed on the day on which it is exceeded.



| Line of Credit | Available Line of Credit | Annual Percentage Rate (APR) | Annual Fee |
|---|--------------------------|--|------------|
| | | For All Transactions Variable Rate Range | |
| Applicable to all Variable Rate Lines of Credit | See below. | 6.90% to 19.15% Rate based on product and credit-worthiness. After account opening, APR will be based on the Prime Rate and will vary with the market. | See below. |
| Platinum MasterCard® | \$3,000- \$50,000 | 6.90% to 17.00% | None |
| Premier Travel MasterCard | \$3,500- \$50,000 | 9.50% to 17.00% | \$35 |
| Standard MasterCard | \$1,000-\$7,500 | 10.15% to 17.15% | None |
| Student MasterCard | \$500-\$2,000 | 8.90% to 11.00% | None |
| Secured Standard MasterCard | \$300-\$5,000 | 12.15% to 19.15% | None |
| Secured Platinum MasterCard | \$5,000-\$50,000 | 7.00% to 14.50% | None |
| Overdraft Line of Credit | \$1,000-\$5,000 | 12.15% to 17.00% | None |
| Premier Plus Line of Credit | \$15,001-\$50,000 | 9.50% to 17.00% | None |
| Premier Line of Credit | \$5,000-\$15,000 | 10.15% to 17.15% | None |

| Line of Credit | Available Line of Credit | Annual Percentage Rate (APR) | Annual Fee |
|----------------|--------------------------|---|---|
| | | For All Transactions Non-Variable Rate | |
| Visa© | \$1,000 – \$50,000 | 15.40% | \$12 but waived if purchases are greater than \$500 |