

**IMPORTANT CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of April 1, 2013. You can call Us at (800) 378-3778 or write Us at 5034 Bobby Hicks Hwy Ste 2, Gray, TN 37615-6214 to inquire if any changes have occurred since the effective date.

## Interest Rate and Interest Charges

<b>Annual Percentage Rate (APR) For Purchases</b>	<p>VISA® Platinum: <b>11.80% - 17.90%</b> depending on Your credit-worthiness.</p> <p>VISA® Platinum Secured: <b>11.80% - 17.90%</b> depending on Your credit-worthiness.</p>
<b>Annual Percentage Rate (APR) For Balance Transfers</b>	<p>VISA® Platinum: <b>11.80% - 17.90%</b> depending on Your credit-worthiness.</p> <p>VISA® Platinum Secured: <b>11.80% - 17.90%</b> depending on Your credit-worthiness.</p>
<b>Annual Percentage Rate (APR) For Cash Advances</b>	<p>VISA® Platinum: <b>11.80% - 17.90%</b> depending on Your credit-worthiness.</p> <p>VISA® Platinum Secured: <b>11.80% - 17.90%</b> depending on Your credit-worthiness.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>You must pay Your entire balance owed each month within 25 days of Your statement closing date.</p>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p>To learn more about factors to consider when applying for or using a Credit Card, visit the website for the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></p>

## Fees

<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Foreign Transactions</li> </ul>	<p><b>1.00%</b> of each foreign currency transaction in U.S. Dollars.  <b>0.80%</b> of each U.S. Dollar transaction that occurs in a foreign country.</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>	<p>Up to <b>\$35.00</b> after 25 days of statement closing date  Up to <b>\$35.00</b></p>

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