

## Understanding Credit Card Terms

All credit card offers must disclose the same credit card terms in a standard format. But those terms can be *very* different from one credit card offer to another.

Here's how to read the credit card disclosure on the next page.

APR:	The APR determines how much interest you'll be charged on unpaid balances. Many offers offer "teaser rates" (zero percentage in this case) for a limited time only. It could end earlier; in this case, it ends the first time you fail to make at least the minimum payment on time. The interest rate you pay may, as in this offer, depend on your income and credit history. It also may change in the future—for example, if you exceed your credit limit or are late with payments.
Other APRs:	Expect to pay higher interest rates on balances you transfer from another card to this one, cash advances, and if you don't make the minimum payments required.
Variable Rate Information:	The interest rate may change in the future depending on another change—in this case the prime interest rate.
Grace Period:	How long you have to pay at least the minimum payment on new purchases before finance charges apply.
Method of Computing Balances:	There are several different ways to calculate your balance.
Annual Fee:	Many credit cards charge an annual fee, whether or not you ever use the card. Next year's fee is usually automatically charged to your card when it's time to renew.
Minimum Finance Charge:	No matter how small your balance is, if you owe any finance charges you'll pay at least \$.50 on this card.
Other Fees:	Most credit card companies charge one or more fees: Transaction Fee: Fee each time you use the card. There may be transaction fees for purchases, cash advances, and using your card outside the U.S. Late Payment Fees: Even one day late is late. Overlimit Fee: Even one dollar over may trigger fees.

# STAYING ON GOOD TERMS: CREDIT AND DEBT

Summary of Credit Terms	
Platinum / Gold / Classic	
<b>Annual Percentage Rate (APR) for Purchases</b>	0% introductory APR for the first 6 months*, after that, a regular APR of <b>7.90% , 9.90% , 11.90% , or 13.90% **</b>
<b>Other APRs</b>	Balance Transfer APR: 0% introductory APR for the first 6 months*, after that a regular APR of 7.90% , 9.90% , 11.90% , or 13.90% ** Cash Advance APR: 19.0% (except for Overdraft Protection transactions, for which the APR is the same as for Balance Transfers) Default Rate: 23.9% See explanation below ***
<b>Variable Rate Information</b>	Your APR for purchases and balance transfers may vary.  The regular APR for purchases and balance transfers is determined for each Billing Cycle by adding a margin of 3.9% , 5.9% , 7.9% , or 9.9% (which correspond, respectively to the 7.90% , 9.90% , 11.90% , and 13.90% APRs shown above) to the Prime Rate. ****
<b>Grace Period For Repayment of Purchase Balances</b>	You will have a minimum of 25 days without a finance charge on new purchases if the total New Balance is paid in full each month by the following Statement Closing Date.
<b>Method Of Computing The Balance for Purchases</b>	Average Daily Balance (including new purchases)
<b>Annual Fees</b>	None
<b>Minimum Finance Charge</b>	\$0.50
<b>Transaction Fee for Purchases</b>	None
<b>Transaction Fee for Cash Advances:</b>	3% of the Cash Advance with a \$5 minimum
<b>Transaction Fee for Overdraft Protection:</b>	3% of the Overdraft with a \$3 minimum and \$29 maximum
<b>Balance Transfer Fee:</b>	None
<b>Late Payment Fee:</b>	\$29
<b>Overlimit Fee:</b>	\$29
<p>* If we fail to receive your Minimum Payment by the Payment Due during the introductory period, your introductory rate will terminate and the applicable regular rate will apply, beginning on the first day of the first Billing Cycle which begins following such failure.</p> <p>** Your regular APR for purchases and balance transfers is based on our evaluation of your income and credit information at the time you apply, and will be the same for purchases and for balance transfers.</p> <p>*** The Default Rate shown may apply (but only if that would increase the rate then in effect) beginning on the first day of your first Billing Cycle following our receipt of your Minimum Payment more than 30 days after your Payment Due Date.</p> <p>**** The Prime Rate used is the highest "Prime Rate" as published in The Wall Street Journal on the last business day of the month in which the Billing Cycle began.</p> <p>‡ Balance Transfer requests will be processed from largest to smallest. Balance Transfer requests for less than \$100, or for more than your available account credit line will not be processed. We will transfer as many balances as possible within \$200 of your available credit line. Balance Transfers will be charged the same Annual Percentage Rate applied to Purchases. We will not close the account whose balance you are transferring, even if you transfer the entire balance. If you want to close an account, you should contact the creditor directly. Until your Balance Transfer is processed, you will need to continue to make payments on your account to keep it current. We will only transfer the entire amount requested; no partial amounts will be transferred. Transfers may take 7 to 10 business days.</p>	