

Credit Card Rate, Fee and Other Cost Information

By [Clicking Here to Apply](#) you are authorizing that you have read and understand the below information.

| | Simply Platinum MC | Diamond MC | Business Platinum | Gold Home Equity MC | Prime MC Gold Home Equity |
|---|--|--|--|---|--|
| *APR for Purchases | 8.99%-19.99%** | 10.00% - 17%** | Prime + 5.00%**** | 7.9%(up to 80% LTV) -or- 8.9% (81-100% LTV) | Prime - Prime + .75%*** |
| *APR for Cash Advances & Balance Transfers | 8.99% - 19.99%** | 10.00% - 17.00%** | Prime + 5.00%**** | 7.9%(up to 80% LTV) -or- 8.9% (81-100% LTV) | Prime - Prime +.75%*** |
| Annual Membership Fee | None | None | None | None | None |
| Late Payment Fee | \$30 | \$30 | \$30 | \$30 | \$30 |
| Return Payment Fee | \$30 | \$30 | \$30 | \$30 | \$30 |
| Overlimit Fee | None | None | \$30 | None | None |
| Cash Advance Fee | None | None | None | None | None |
| Balance Transfer Fee | None | None | None | None | None |
| Grace Period for Purchase | 28 Days ** | 28 Days ** | 28 Days ** | 28 Days ** | 28 Days ** |
| Method of Computing the Balance for Purchase | Avg. Balance Including New Purchases* * | Avg. Balance Including New Purchases* * | Avg. Balance Including New Purchases* * | Avg. Balance Including New Purchases** | Avg. Balance Including New Purchases** |
| Foreign Currency Transaction Fee Involving Currency Conversion | 2% of transaction | 2% of transaction | 2% of transaction | 2% of transaction | 2% of transaction |
| Card Replacement Fee | \$5 | \$5 | \$5 | \$5 | \$5 |
| Rate Adjustment Inquiry Fee | \$10 | \$10 | \$10 | \$10 | \$10 |
| Rush – Airborne Express Fee | \$15 | \$15 | \$15 | \$15 | \$15 |

*APR = Annual Percentage Rate **A finance charge will be imposed on credit purchases only if you elect not to pay the entire new balance shown on your monthly statement for the previous billing cycle within 28 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your previous monthly statement within that 28-day period, a finance charge will be imposed on the unpaid average daily balance of such credit purchases from the previous statement closing date and on new credit purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle proceeding the date on which the entire new balance is paid in full or the date of payment if more than 28 days from the closing date. The finance charge for a billing cycle is computed by

applying the monthly periodic rate to the average daily balance of credit purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of credit purchases is determined by adding to the outstanding unpaid balance of credit purchases at the beginning of the billing cycle any new credit purchases posted to your account, and subtracting any payments as received or as credit is posted to your account, but excluding any unpaid finance charges. A finance charge will be imposed on cash advances from the date made or from the first day of the billing cycle in which the cash advance is posted to your account, whichever is later, any will continue to accrue until the date of the payment. **Your rate is determined by your credit score at time of application. ***Rate of Prime, with a floor of 4.00%APR. ****Rate of Prime, with a floor of 8.00%APR. A card replacement fee maybe imposed.