

	Simply Platinum MC	Diamond MC	Gold Home Equity MC	Gold Home Equity MC	Business Platinum
Interest Rates and Interest Charges					
Annual Percentage Rate (APR) for Purchases	8.99% - 19.99%	10% - 17%	7.9% (up to 80% LTV) -or- 8.9% (81-100% LTV)	Prime (up to 80% LTV) -or - Prime+.75% (81%-100%LTV) (4% floor)	Prime + 5.00% (8% floor)
APR for Balance Transfers	8.99% - 19.99%	10% – 17%	7.9% (up to 80% LTV) – or- 8.9% (81-100% LTV)	Prime+.75% (4% floor)	Prime + 5% (8% floor)
APR for Cash Advances	8.99% - 19.99%	10% – 17%	7.9% (up to 80% LTV) – or- 8.9% (81-100% LTV)	Prime+.75% (4% floor)	Prime + 5% (8% floor)
Penalty APR and When It Applies	None	None	None	None	None
Paying Interest	Your due date is at least 28 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 transfer on the transaction date. 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, interest will continue to accrue until the date of the payment.				
Minimum Interest Charge	None	None	None	None	None
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 Fee	None	None	None	None	None
Transaction Fees					
• Balance Transfer	None	None	None	None	None
• Cash Advance	None	None	None	None	None
• Foreign Transaction	2% of transaction in US Dollars	2% of transaction in US Dollars	2% of transaction in US Dollars	2% of transaction in US Dollars	2% of transaction in US Dollars
Penalty Fees					
• Late Payment	\$30	\$30	\$30	\$30	\$30
• Over-the-Credit Limit	None	None	None	None	\$30
• Returned Payment	\$30	\$30	\$30	\$30	\$30
Other Fees					
• Card Replacement	\$5	\$5	\$5	\$5	\$5
• Rate Adjustment Inquiry Fee	\$10	\$10	\$10	\$10	\$10
• Rush – Airborne Express Fee	\$15	\$15	\$15	\$15	\$15

How Will We Calculate Your Balance:	We use a method called “average daily balance (including new purchases)”. See your account agreement for more details.
Loss of Introductory APR	We may reserve the right to run a promotional introductory APR and apply the quoted rates when the promotion time ends.
Billing Rights	Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.