

**IMPORTANT VISA CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your VISA Credit Card. The information about costs of the Card are accurate as of the effective date of \_\_\_\_\_. You can call Us at 1-(800)-828-2274 or write Us at P.O. Box 270010, Littleton, CO 80127 to inquire if any changes have occurred since the effective date.

<b>Interest Rate and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p>VISA Classic: _____% - _____% based on Your creditworthiness.</p> <p>VISA Secured: _____% - _____% based on Your creditworthiness.</p> <p>VISA Platinum: _____% Introductory APR for 9 billing cycles. After that, Your APR will be _____% - _____% based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate.</p>
<b>Annual Percentage Rate (APR) For Balance Transfers</b>	<p>VISA Classic: _____% - _____% based on Your creditworthiness.</p> <p>VISA Secured: _____% - _____% based on Your creditworthiness.</p> <p>VISA Platinum: _____% Introductory APR for 9 billing cycles. After that, Your APR will be _____% - _____% based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate.</p>
<b>Annual Percentage Rate (APR) For Cash Advances</b>	<p>VISA Classic: _____% - _____% based on Your creditworthiness.</p> <p>VISA Secured: _____% - _____% based on Your creditworthiness.</p> <p>VISA Platinum: _____% - _____% based on Your creditworthiness.</p> <p>After that, Your APR will vary with the market based on the Prime Rate.</p>
<b>How to Avoid Paying Interest on Purchases</b>	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

<b>Fees</b>	
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Cash Advance</li> <li>Foreign Transaction</li> </ul>	<p>Except VISA Platinum, <b>\$25.00</b></p> <p>For VISA Platinum, <b>3.00%</b> of each advance [<b>\$10.00</b> minimum - <b>\$75.00</b> maximum]</p> <p><b>1.00%</b> of each foreign currency transaction in U.S. dollars.</p> <p><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> </ul>	Up to <b>\$30.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.