



ADDENDUM TO CLASSIC VISA® CREDIT CARD AGREEMENT & FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

Retain for your records

Interest Rates & Interest Charges	
	Classic
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for six months. After that, my APR will be 16.99% .
APR for Cash Advances	0.00% introductory APR for six months. After that, my APR will be 16.99% .
APR for Balance Transfers	0.00% introductory APR for six months. After that, my APR will be 16.99% .
Penalty APR and When it Applies	17.90% This APR may be applied to my account if I: 1) Make a late payment; or 2) Make a payment that is returned. How Long Will the Penalty APR Apply? If my APR is increased for any of these reasons, the Penalty APR will apply until I make six consecutive minimum payments when due.
Paying Interest	My due date is at least 25 days after the close of each billing cycle. You will not charge me interest on purchases or balance transfers if I pay my entire balance by the due date each month. You will begin charging interest on cash advances on the transaction date.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees	
Annual Fee	None
Transaction Fees	
• Balance Transfers	None
• Cash Advance	Either \$2.00 or 2% of the amount of cash advance, whichever is greater (maximum fee: \$25.00).
• Foreign Transactions	1.0% of each foreign transaction in non-U.S. currency 0.8% of each foreign transaction in U.S. dollars
Penalty Fees	
• Late Payment	Up to \$15.00
• Returned Payment	Up to \$22.00

How You Will Calculate My Balance: You will use a method called “average daily balance (including new purchases).” I must see my account agreement for more details.

Loss of Introductory APR: You may end my introductory APR and apply the Penalty APR if I make a late payment.

Billing Rights: Information on my rights to dispute transactions and how to exercise those rights is provided in my account agreement.

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As of **May 1, 2010**, the non-variable **Monthly Periodic Rate** for purchases, balance transfers, and cash advances in effect for your Classic VISA® Credit Card is **1.4158%** with a corresponding **ANNUAL PERCENTAGE RATE** of **16.99%**.

NOTE: Recently opened Classic VISA® Credit Card Accounts continue to be subject to the introductory **Monthly Periodic Rate** of **0.00%** with a corresponding **ANNUAL PERCENTAGE RATE** of **0.00%** as disclosed in the Classic VISA® Credit Card Account Agreement and Federal Disclosure Statement during the first six (6) monthly billing cycles after the account is established. Thereafter, the **ANNUAL PERCENTAGE RATE** will convert to the non-variable rate disclosed above.

CLASSIC VISA® CREDIT CARD ACCOUNTS SCHEDULE OF FEES

Annual Fee	None
Late Payment Fee.....	Up to \$15.00
CLASSIC VISA® Credit Card Loan Check stop payment (per item)	\$15.00
CLASSIC VISA® Credit Card Returned Payment Fee (per item).....	Up to \$22.00
CLASSIC VISA® Credit Card Statement copy (per copy)	\$1.00

Thank you for being *partners in a proud tradition*sm.