



## ADDENDUM TO PLATINUM REWARDS VISA® CREDIT CARD AGREEMENT & FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

Retain for your records

Interest Rates & Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>Platinum</b>
	<p><b>0.00%</b> introductory APR for six months.</p> <p>After that, my APR will be <b>11.24%</b>. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>0.00%</b> introductory APR for six months.</p> <p>After that, my APR will be <b>11.24%</b>. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>0.00%</b> introductory APR for six months.</p> <p>After that, my APR will be <b>11.24%</b>. This APR will vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When it Applies</b>	<p><b>17.90%</b></p> <p>This APR may be applied to my account if I:</p> <ol style="list-style-type: none"> <li>1) Make a late payment; or</li> <li>2) Make a payment that is returned.</li> </ol> <p><b>How Long Will the Penalty APR Apply?</b> If my APR is increased for any of these reasons, the Penalty APR will apply until I make six consecutive minimum payments when due.</p>
<b>Paying Interest</b>	<p>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.</p>
<b>For Credit Card Tips from the Federal Reserve Board</b>	<p>To learn more about factors when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>.</p>

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

**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 variable ANNUAL PERCENTAGE RATE (APR) for purchases, balance transfers, and cash advances is the U.S. Prime Rate plus a margin of **7.99%**. The **Monthly Periodic Rate** in effect for your Platinum Rewards VISA® Credit Card is **0.9367%** with a corresponding **APR** of **11.24%**.

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

## PLATINUM REWARDS VISA® CREDIT CARD ACCOUNTS SCHEDULE OF FEES

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

**Thank you for being *partners in a proud tradition*<sup>SM</sup>.**