

Credit Disclosures

Annual Percentage Rate (APR) for Purchases	12.90%
Cash Advance APR	12.90%
Balance Transfer APR	7.90%
Penalty APR	17.90%
Grace Period for Repayment of Balances for Purchases	25 days from the date of the periodic statement (provided your previous balance is paid in full by the due date)
Method of Computing the Balance for Purchases	Average Daily Balance (including new transactions)
Annual Fee	\$0.00
Minimum Finance Charge	\$0.50

Late Fee.....	\$20
(if payment is more than 10 days past due date)	
Over Limit Fee.....	\$20
(if balance exceeds credit limit on cycle date)	
Returned Payment Fee	\$31
Replacement Card Fee.....	\$5
Draft Copy Fee	\$12
Statement Copy Fee	\$5
Foreign Currency Transaction Fee.....	1% of transaction amount

†About Cash Back: Your cash back amount of a full 1% is paid out annually in January and is based on your annual purchases. Cash back information will appear on each monthly statement. Not applicable for cash advances and balance transfers. Not applicable to account if delinquent, over limit, or closed.

The periodic rate is 1.075% per month for purchases and cash advances. The minimum monthly payment is 3.25% of your total new balance but not less than \$20, plus the amount of any prior payments that you have not paid and any amounts you have exceeded your credit limit.

*Annual Percentage Rate (APR). APR of 7.9% valid only on balance transfers from another financial institution's credit card. Payments will apply to balances of 7.9%APR first. There is no fee for transferring a balance to this account. The Annual Percentage Rate (APR) on an account past due two (2) cycles (payments) will increase to 17.90%. The periodic rate is 1.491% per month. The 17.90%APR will remain in effect until the account has been current for six (6) consecutive cycles (payments). The interest rate will revert to the standard Annual Percentage Rate: (1) upon six consecutive payments being made on or before the due date, and (2) the account is not three cycles (payments) past due. Accounts three or more cycles (payments) past due will remain at the 17.90%APR permanently.

Must be 18 years of age or older to apply for credit. Certain restrictions apply. The information about the costs of the card described in this application is accurate as of March 2007. This information may have changed after that date. To find out what may have changed, call us at 574/239-6611 or 800/522-6611. You may also write us at:

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