

Rates and Fees — Platinum Visa with Rewards

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	3.99% for introductory period of 6 months After that your APR will be 8.9–17.9% based on creditworthiness
APR for Balance Transfers	6.99% for introductory period of 12 months After that your APR will be 10.9–17.9% based on creditworthiness
APR for Cash Advances	10.9–17.9% based on creditworthiness
Penalty APR	17.9% — This APR may be applied when: <ul style="list-style-type: none"> Your minimum monthly payment is more than 60 days late You have more than one late payment in 12 months You are in default of any other terms of the Agreement How long will the Penalty apply? If your APR is increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month.
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 Fees	None
Transaction Fees <ul style="list-style-type: none"> Foreign Transaction Fee 	Up to 1% of the US dollar amount of the foreign transaction
Penalty Fees <ul style="list-style-type: none"> Late Payment Fee Returned Item Fee Card Replacement Fee 	\$25 for balances > \$1000 \$20 for balances \$100 – \$1000 \$10 for balances < \$100 \$25 \$5

How We Will Calculate Your Balance: We use a method called “average daily balance” (including new purchases).

Minimum Payment: 2% of outstanding balance or \$10.00, whichever is greater.

We reserve the right to amend the OnPoint Visa® Credit Card Agreement as permitted by law. The above rates and fees are current as of March 30, 2012.

Choose the card that fits your style.

Platinum Visa Cash Rebate

- Perfect for members who want to earn cash back with every purchase
- Earn 1% cash back on new purchase transactions and 3% cash back for the first six months at eligible gas, grocery and drug store merchants

Platinum Visa with Rewards

- Perfect for members who pay off their balance each month
- Fixed rates starting at 8.9% APR*
- Earn 1 rewards point for every dollar you spend
- Redeem for airline tickets, hotel rooms, rental cars or a variety of great merchandise

Platinum Visa

- The ideal choice for members who maintain a balance each month
- Low, fixed rates starting at 7.9% APR*

	Platinum Visa Cash Rebate	Platinum Visa with Rewards	Platinum Visa
	X		
		X	
			X
	X	X	X

* The Annual Percentage Rate (APR) is fixed or variable depending on card type and based upon credit worthiness. Please see the Rate and Fee disclosures within this brochure for additional rates, fees and cost information.