Things You Should Know About This VISA® Platinum Card

Payment Tools —

Your VISA® Platinum card offers numerous ways to pay your credit card bill. Please note that each payment tool provides a cut-off time for the payment to be made and posted the same day. Please refer to your preferred payment tool for specific cut-off times by visiting myaccountaccess.com or call cardmember service at 1.866.289.1567.

Phone – Use our automated system at 1.866.289.1567 to make a payment to your credit card account. You can make a payment from any checking or savings account within the United States. (Fee may apply when making a payment with the assistance of a Cardmember Service Representative).

Mail your payment to – Cardmember Service
P.O. Box 790408
St. Louis, MO 63179-0408

Autopay – Sign up at myaccountaccess.com to make automatic payments to your credit card account from most checking or savings accounts in the U.S. You chose the amount, the day, and the account.

Account Alerts —

Your VISA® Platinum card provides the convenience of Account Alerts to keep you on top of your personal finances. Go online at myaccountaccess.com to set up Account Alerts to be sent to your email address or text pager. This tool can help you manage your account and minimize fees. Here are the various types of alerts we have available:

- **Online Statement Available** – This alert is sent when the statement is available for viewing.
- **Balance Exceeds Defined Amount** – This alert will be sent when the balance of your account exceeds the amount you specify.
- **Payment Posted** – This alert will be sent when a payment you made is posted to the account.
- **Credit Posted** – This alert will be sent when a credit (like a refund from a store) is posted to your account.
- **Debit Posted** – Do you have more than one person using the card? Create an alert to notify you when a debit (a charge) is posted to the account. You can specify the amount that triggers an alert, and you can set up multiple alerts of this type.

To accept your new VISA® Platinum credit card, please:

Cardmember Service at 1.866.289.1567,

visit us online using the web address located on your application,

or bring your application into your local branch.

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Things You Should Know About This VISA® Platinum Card

Thank you for taking time to consider a VISA® Platinum credit card.

This brochure is designed to clearly explain some of the important questions you may have about this card. Understanding how your account works means no surprises on your statements — and a higher level of satisfaction. We hope you find this information helpful, but please note that this brochure is not comprehensive. Many legally required details can be found in the Cardmember Agreement that is sent after your account is opened.

Can the Annual Percentage Rate (APR) change?

Yes, your APR could change if you:

- Have a variable rate APR that changes with the Prime Rate
- Make late payments to your account
- Exceed your credit limit

How do you calculate the variable rate?

Your variable APR is determined by adding a percentage to the Prime Rate published in the "Money Rates" section of *The Wall Street Journal*. This rate is adjusted monthly, and we use the highest Prime Rate published in the last 90 days. For example, your interest rate may be Prime + 1.99%. If the highest Prime Rate in the last 90 days is 5.00%, then your annual percentage rate is 6.99%.

When would an introductory interest rate change?

Introductory APRs are applicable for a specified number of billing cycles. The introductory APR will change to the standard rate upon expiration of the introductory period, or if you:

- Close your account with an outstanding balance
- Are 5 or more days late on a payment

Your introductory rate will change to a delinquency rate if you meet the delinquency rate criteria outlined on the next page.

As you can see, it is important to make payments on time and monitor your balance. Your VISA® Platinum card offers numerous payment methods and customizable online **Account Alerts** to help you manage your account.

(continued)

Things You Should Know About This VISA® Platinum Card

What causes the rate to change to a delinquency rate?

Your introductory or standard interest rate will change to a delinquency rate of Prime + 23.99% if you do one of the following:

- Your minimum payment is not received within 15 days of the due date once, or is 5 to 14 days past due twice in a 12-month period
- You exceed your credit limit twice within a 12-month period

To avoid high interest rates it is important to make payments on time and stay within your credit limit. The **Payment Tools** and **Account Alerts** sections of this brochure outline account management tools that can help you do this.

How do you apply payments to outstanding balances?

We will apply your payment to pay off lower-rate balances before paying off higher-rate balances. For example: A $1,000 balance you transfer from another card to a 0% introductory APR will be paid off before a balance of $500 on new purchases at a higher APR.

Check out the **Payment Tools** and **Account Alerts** section on the reverse side of this brochure to learn about the many ways you can pay your bill and create reminders for yourself.

How do you calculate my minimum payment?

Your minimum payment is determined by calculating 1% of your balance plus fees plus interest, or $10, whichever is greater. Interest, fees, and charges you make to the card that exceed your credit limit are also added to your minimum payment.

What happens if I only make a minimum payment?

The minimum payment option is offered as a convenience to our cardmembers; however, we recommend paying more than the minimum payment. In some circumstances, depending on your balance and interest rate, it may take years to pay off a balance if you only make minimum payments. Therefore, it's recommended to pay down balances as soon as possible within your means.

SUMMARY OF VISA PLATINUM CARD ACCOUNT TERMS

Annual Fee	$0
Annual Percentage Rate (APR) for Purchases	0%[1] for the first 12 billing cycles. Thereafter, variable **6.99%**
Other APRs	0% for the first 12 billing cycles for Balance Transfers made with this application. Thereafter, Balance Transfers variable 6.99% Cash Advance variable 6.99% Delinquency fixed rate **17.99%**[2]
Variable Rate Information for Purchases	Your Annual Percentage Rate (APR) may vary monthly. The rate is determined by adding a margin to the Prime Rate.[3] APRs are subject to a maximum of 17.99%. The Margin used is as follows: Purchases, cash advances and balance transfers: 1.99%
Grace Period	You have 20 - 25 days to repay your balance for purchases before being charged a finance charge.
Method of Computing the Balance for Purchases	Average Daily Balance Method (including new purchases)
Minimum or Fixed Finance Charge	$2.00 minimum finance charge (only in statement periods in which interest is due) $2.50 account management fee[4]
Other Fees	Cash Advance Fee: 4% of the transaction amount, $10 minimum, $50 max. Balance Transfer Fee: 3% of the transaction amount, $5 minimum on balance transfers after account opening Convenience Check Fee: 3% of the transaction amount, $5 minimum, $50 max. Late Payment Fee: $19 for balances up to $100 $29 for balances from $100 up to $250 $39 for balances of $250 or more Cash Equivalent Fee: 4% of the transaction amount, $10 minimum, $50 max. Over the Credit Limit Fee: $39 Overdraft Protection Fee: 3% of the transaction amount, $5 minimum, $50 max. Foreign Transaction Fee: Less than or equal to 3% of the amount of your transaction in U.S. Dollars

We may change APRs, fees, and other Account terms in the future based on your experience with other creditors or Elan Financial Services and its affiliates according to the Cardmember Agreement and applicable law.

[1] Introductory rate period will end early and rate will increase either to the APR for purchases and balance transfers or a Delinquency Rate if a Minimum Payment is not received by the Payment Due Date, your Account exceeds its Credit Limit, or you close your Account. We apply payments to balances with lower APRs, including introductory APRs, before balances with higher APRs.

[2] The Delinquency Rate APR will apply to all balances in the event that your Account becomes 15 calendar days past due once or 5 calendar days past due twice in any twelve-month period [or if your Account has two Overlimit occurrences during any period of twelve consecutive billing cycles].

[3] The Prime Rate used to determine your APR is the highest Prime Rate published in the "Money Rates" section of the Midwest Edition of *The Wall Street Journal* in the last 90 days before the date on which the billing cycle closed (in other words, the "Statement Date"), currently at 5.00%.

[4] A closed Account Management Fee of $2.50 will be incurred monthly on all voluntarily closed accounts with a balance.

This information is accurate as of 9/29/08 and may change. To find out what may have changed, call us at 1.866.814.6289.

Notice to New York residents: You may contact the New York State Banking Department at 1.877.226.5697 or by writing to the Research & Technical Assistance Division, 1 State St., NY, NY 10004-1417 to obtain a comparative listing of all credit card rates, fees and grace periods.

Advances for Overdraft Protection may be referred to as either "Financial Institution Cash Advances" or "Overdraft Protection Advances" in the card holder agreement, account disclosure and periodic statements.

Things You Should Know About This VISA® Platinum Card

What happens if my payment is late?

If your payment is late there is a late fee. The late fee will depend on the amount you owe:

Visa® Platinum

- $19 for balances up to $100
- $29 for balances from $100 up to $250
- $39 for balances of $250 or more

Even if your payment is late it is important to pay as soon as possible. Your late payment could change your interest rates as well if your minimum payment:

- Is not received within 15 days of the due date once
- Is 5 to 14 days past due twice in a 12-month period

What happens when I use my card in other countries?

We may assess a "foreign fee" on all transactions in which the merchant is located in a country other than the U.S. Prior to travel, please contact our Cardmember Service Department at 1.866.289.1567 to alert them of your travel plans and to receive additional tips.

What do I need to know about Cash Advances?

You can use your credit card to obtain Cash Advances from an ATM or financial institution. These types of Cash Advances from your credit card account will be charged interest from the date you make the advance. Transaction fees and higher interest rates also apply (4% of the transaction amount, $10 minimum).

Tips for building a strong credit history.

Credit cards are a convenient and useful tool, but it is important to use them wisely. Learning to manage credit is an important skill. The Federal Reserve site has helpful information at federalreserve.gov/consumers.htm.