



## CREDIT CARD DISCLOSURE

### Platinum Card/Platinum Rewards Card

<b>Annual Percentage Rate (APR)</b> for purchases	A 0% introductory APR for purchases during the first six billing cycles*. After that, a variable APR of <i>WSJ Prime Rate</i> ** +1.99% <b>(7.24%)</b> , Prime +3.99% <b>(9.24%)</b> , Prime +6.99% <b>(12.24%)</b> , Prime +8.99% <b>(14.24%)</b> , or Prime +12.99% <b>(18.24%)</b> depending on our review of your application and credit history. (as of 04/08).
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### Cash Rewards Card

<b>Annual Percentage Rate (APR)</b> for purchases	A 0% introductory APR for purchases during the first six billing cycles*. After that, a variable APR of <i>WSJ Prime Rate</i> ** +8.99% <b>(14.24%)</b> (as of 04/08).
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### All Cards

<b>Other APRs</b>	<b>Introductory Balance Transfer APR:</b> 0% for first six billing cycles*; after that, variable APR for Purchases; <b>Cash Advance APR:</b> <i>WSJ Prime Rate</i> ** + 10.99%; 19.99% minimum, 24.99% maximum (19.99% as of 04/08). <b>Delinquency APR:</b> 23.99%. See explanation below.***
<b>Variable Rate Information</b>	Your annual percentage rate may vary monthly. The APR for Purchases and Cash Advances is based on the <i>WSJ Prime Rate</i> plus a margin. The rate is calculated monthly by adding the margin applicable to the account to the <i>WSJ Prime Rate</i> .**
<b>Annual Fee</b>	None
<b>Grace Period for Repayment of the Balance of Purchases</b>	A minimum of 25 days from the Billing Date (provided that the previous account balance is paid in full by its Payment Due Date)
<b>Method of Computing the Balance for Purchases</b>	Average daily balance (including current transactions)
<b>Minimum Finance Charge</b>	\$1.00 (if the total of a Finance Charge being added to your account is less than \$1.00 in any billing cycle)
<b>Cash Advance Fee</b>	\$5.00 or 3.5% of the total dollar amount advanced, whichever is greater
<b>Late Payment Fee</b>	\$35 (at the time the Minimum Amount is due is not received by the Payment Due Date and at monthly intervals thereafter as long as the Minimum Payment due remains past due)
<b>Over Limit Fee</b>	\$35
<b>Balance Transfer Fee</b>	None
<b>Transaction Fee for Purchases</b>	For all transactions made in a foreign currency, 3% of the U.S. dollar amount of each such Foreign Transaction that posts to your account.

**Other Fees:** Returned Payment Fee: \$35.00 per Periodic Statement copy; \$5.00 per Transaction Copy. This information was accurate when printed in 04/08 and may have changed thereafter. Call 1-866-274-2328 to find out what may have changed.

**Notice for California Residents:** A married applicant may apply for a separate account. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. If we take any adverse action as defined by Section 1785.3 of the California Civil Code and the adverse action is based, in whole or in part, on any information contained in a consumer credit report, you have the right to obtain within 60 days a free copy of your consumer credit report from the consumer reporting agency who furnished us your consumer credit report and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. You have the right as described by Section 1785.16 of the California Civil Code to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

**Notice for New York Residents:** A consumer report may be requested in connection with this application. Upon your request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made. New York residents may contact the New York State Banking department to obtain a comparative listing of credit card rates, fees and grace periods. New York State Banking Department 1-800-518-8866.

**Notice for Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice for Rhode Island Residents:** A credit report may be requested in connection with this application.

**Notice for Vermont Residents:** A consumer credit report may be requested in connection with this application or in connection with updates, renewals or extensions of any credit granted as a result of this application. Upon request, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report.

**Notice for Married Wisconsin Residents:** Your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of a marital property agreement, a unilateral statement under Section 766.59 of the Wisconsin Statutes or a court decree under Section 766.70 of the Wisconsin Statutes adversely affects the interests of the creditor unless the creditor, prior to the time the

credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. The creditor may give notice of the opening of any credit account to the applicant's spouse. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.

**\*Introductory Rate:** The introductory APR for Purchases and Balance Transfers will remain in effect through the closing date of the sixth billing cycle after your Account is opened, so long as the Minimum Amount Due on Account Statements is paid by each Payment Due Date during the promotional period. If not, the introductory APR will adjust in the billing cycle following any late payment to the variable APR for Purchases and Balance Transfers then in effect, or the Delinquency APR, as applicable.

**\*\*The *WSJ Prime Rate* means the highest prime rate published in *The Wall Street Journal* on the day the rate is determined (or the previous day on which *The Wall Street Journal* was published if the paper is not published on that day). The date the rate is determined is the third Friday of each month. Any increase or decrease in the *WSJ Prime Rate* will result in an increase or decrease in your monthly periodic rate and corresponding APR. These changes will be applied, as applicable, to your existing account balance and to subsequent transactions effective as of the first day of the billing cycle immediately following the month in which we calculate the rate.**

**\*\*\*Delinquency APR:** If you fail to pay the Minimum Amount Due on your account by the Payment Due Date, we reserve the right to increase the Annual Percentage Rate to 23.99% (corresponding Daily Periodic Rate .06573%) and we will apply the Delinquency APR to the existing balance of your account and to all subsequent transactions posted to your account as of the first day of the second consecutive Minimum Amount Due on your account occurred. Once you become subject to the Delinquency APR, we may change your APR back to the respective APR for your account but only if you bring your account current and then pay at least the Minimum Amount Due by the Payment Due Date for six (6) consecutive billing cycles.

**Arbitration: The Card Agreement includes an arbitration provision that allows either of us to elect to resolve, among other things, any claim, controversy or dispute arising from or relating to the Card Agreement and your account ("Claim") by arbitration, in which case neither of us generally will have the right to have the Claim resolved by a judge or jury. You will not have the right to participate as a representative or member of any class of claimants pertaining to any claim, controversy or dispute subject to arbitration. Other rights that you would have if you went to court may also not be available in arbitration. For additional information, see the Card Agreement or write to us at: Card Center, P.O. Box 3038, Evansville, IN 47730-3038.**