1025 Virginia Avenue
Atlanta, GA 30354-1319

VISA® PLATINUM REWARDS
APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	**9.75%** to **13.75%,** based on your creditworthiness Your APR will vary with the market based on the Prime Rate
APR for Balance Transfers	**9.75%** to **13.75%,** based on your creditworthiness This APR will vary with the market based on the Prime Rate
APR for Cash Advances	**9.75%** to **13.75%,** based on your creditworthiness This APR will vary with the market based on the Prime Rate
Penalty APR and When it Applies	**14.75%** to **18.75%,** based on your creditworthiness This APR will vary with the market based on the Prime Rate This APR may be applied to the entire balance on your account if you: - Make a late payment **How Long Will the Penalty APR Apply?** If Your APRs are increased for this reason, the Penalty APR will apply until you make at least six (6) minimum payments by the payment due date as shown in your monthly statement.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
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 Web site of the Consumer Financial Protection Bureau at **http://www.consumerfinance.gov/learnmore**

Fees

Annual Fee	**None**
Transaction Fees - Cash Advance - Foreign Transaction Fee	 **$3.00** **1.00%** of each multiple currency transaction in U.S. dollars **0.80%** of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	 Up to **$25.00** **None** Up to **$25.00**

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

Effective Date: The information about the costs of the card described in this disclosure is accurate as of **October 1, 2012.** This information may have changed after that date. For more information please contact us at **1-800-554-3328.**

OTHER DISCLOSURES

Late Payment Fee -	**$25.00** or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
Returned Payment Fee -	$**25.00** or the amount of the required minimum payment, whichever is less. Returned payment fees are assessed for both returned checks and for returned auto transfer payments that are NSF on the due date.
Statement Copy Fee -	**$3.00**
Document Copy Fee -	**$6.00**
Rush Fee -	**$15.00** Weekday **$30.00** Saturday
Stop Payment Fee -	**$15.00**
Convenience Checks Fee -	**$3.00**
Payment Holiday Fee -	**$0.00**