

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of October 31, 2017. You can call Us at (800) 719-6363 or write to Us at 3780 Vogel Road, Arnold, Missouri 63010, to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	<p>VISA Platinum - Variable: 9.00 % This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum: 9.90 % - 17.90 % depending on Your creditworthiness.</p> <p>VISA Secured: 13.90 %</p>
APR For Balance Transfers	<p>VISA Platinum - Variable: 9.00 % This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum: 9.90 % - 17.90 % depending on Your creditworthiness.</p> <p>VISA Secured: 13.90 %</p>
APR For Cash Advances	<p>VISA Platinum - Variable: 9.00 % This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum: 9.90 % - 17.90 % depending on Your creditworthiness.</p> <p>VISA Secured: 13.90 %</p>
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.
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	
Transaction Fees	
<ul style="list-style-type: none"> Foreign Transaction 	<p>VISA Platinum – Variable and VISA Platinum, 1.00% of each foreign currency transaction in U.S. dollars.</p> <p>VISA Platinum – Variable and VISA Platinum, 1.00% of each U.S. Dollar transaction that occurs in a foreign country.</p>
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Returned Payment 	<p>VISA Platinum – Variable and VISA Platinum, up to \$25.00</p> <p>Up to \$15.00</p>
How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."	