

Introductory offer of 2.99% APR for six months expires May 1st, 2012. Applications processed after May 1, 2012 will have no introductory offer. Introductory 2.99% APR offer applies to New Purchases and Balance Transfers only.

ScoreCard Bonus Points

Each purchase made with your Visa card earns you Bonus Points that can be redeemed for brand-name merchandise and fabulous travel awards. When you are ready to redeem, simply visit our web site at www.scorecardrewards.com for a listing of available award options or call 1-800-584-0790.

*Business cards do not qualify for ScoreCard Rewards.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	2.99% introductory APR for six months. Offer expires 5/1/12. After that your APR will be 8.9% to 11.9% based on your credit worthiness.
APR for Balance Transfers	2.99% introductory APR for six months. Offer expires 5/1/12. After that your APR will be 8.9% to 11.9% based on your credit worthiness.
APR for Cash Advances	8.9% to 11.9% based on your credit worthiness.
Penalty APR and When it Applies	11.9% This APR will be applied to your account if you: 1) Make a late payment; 2) Go over your credit limit twice in a six-month period; 3) Make a payment that is returned; or 4) Do any of the above on another account that you have with us. How Long Will the Penalty APR Apply?: If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due and do not exceed your credit limit during that time period.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will 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 Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Annual Fee	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	None None 1% of each transaction in U.S. dollars.
Penalty Fees • Late Payment • Over-the-Credit Limit • Returned Payment	Up to \$25 None Up to \$19

How we Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your Credit Card Agreement and Disclosures for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement and Disclosures.