

## CREDIT DISCLOSURES

<b>Interest Rate and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	Your APR will be <b>17.99%</b> This is a Fixed Rate
<b>APR for Balance Transfers</b>	We do not offer a Balance Transfer Option.
<b>APR for Cash Advances</b>	Your APR will be <b>17.99%</b> This is a Fixed Rate
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if your entire balance is paid by the due date each month. The interest charge on cash advances begins from the date you obtained the cash advance, or the first day of the billing cycle in which it is posted to your account, whatever is later. There is no grace period on cash advances.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>50 cents</b> .
<b>For Credit Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
<b>Fees</b>	
<b>Annual Fees</b>	<b>\$35.00</b>
<b>Transaction Fees</b> • Cash Advances	Transaction Fee for Cash Advances is the Greater of <b>2%</b> of transaction amount or <b>\$2.00</b> .
<b>Penalty Fees</b> • Late Payment	<b>\$20.00</b>
• Return Check Fee	<b>\$10.00</b>
<b>Other Fees</b> • Pay By Phone Fee	<b>\$10.00</b> – Only Charged if cardholder speaks to a live representative

**How will we calculate your balance?:** We use a method called “average daily balance” (including new purchases).

**Billing Rights:** Information on your right to dispute transactions and how to exercise those rights is provided in the enclosed Additional Disclosures.

**Other:** The information about the cost of the credit card described in this application is accurate as of 11/15/2012. The information may have changed after that date. To find out what may have changed call or write us at P.O. Box 54212, Philadelphia, PA 19105-4212 or 1-888-279-9191.

**New York Applicants Only:** A credit report may be requested in connection with the Application. At your request we will tell you whether or not a credit report was obtained and, if so, the name and address of the consumer reporting agency that furnished the report. We may also request credit reports from time to time in connection with any update, renewal or extension of this credit account, whenever we believe that such action is appropriate.

New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees, and grace periods. Call the New York State Banking Department at 1-800-522-3330.

**Wisconsin Applicants Only:** No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin statutes or court decree under section 766.70, adversely affects our interest unless we, prior to the time the credit is granted or an open-end credit plan is entered into, are furnished a copy of the agreement, decree or court order, or have actual knowledge of the adverse provisions. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.

**Ohio Applicants Only:** 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 the law.