



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 6/1/2014. You can call Us at (800) 280-0071 or write Us at P.O. Box 3060, Denver, CO 80201 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases

VISA Platinum: **7.99% - 17.99%** subject to Your creditworthiness

VISA Platinum Rewards: **9.99% - 17.99%** subject to Your creditworthiness

Secured VISA: **7.99% - 17.99%** subject to Your creditworthiness

APR For Balance Transfers

VISA Platinum: **7.99% - 17.99%** subject to Your creditworthiness

VISA Platinum Rewards: **9.99% - 17.99%** subject to Your creditworthiness

Secured VISA: **7.99% - 17.99%** subject to Your creditworthiness

APR For Cash Advances

VISA Platinum: **7.99% - 17.99%** subject to Your creditworthiness

VISA Platinum Rewards: **9.99% - 17.99%** subject to Your creditworthiness

Secured VISA: **7.99% - 17.99%** subject to Your creditworthiness

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

- Foreign Transaction **1.10%** of each foreign currency transaction in U.S. dollars.
0.90% of each U.S. Dollar transaction that occurs in a foreign country.

Penalty Fees

- Returned Payment Up to **\$29.00**
- Late Payment Up to **\$15.00**

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