

The Variable Annual Percentage Rates (APRs) for this account are currently 12.99% for Purchases, Balance Transfers, and Direct Deposit and Check Cash Advances; and 17.99% for Bank Cash Advances. The Introductory APR for any Balance Transfers and Direct Deposits made within 60 days of opening your account is 0.00% for the first 12 Statement Closing Dates. Minimum Interest Charge is \$1.50. Balance Transfer fee is 3% (min. \$10). Cash Advance fees are: 3% (min. \$10) for Direct Deposit and Check Cash Advances; and 5% (min. \$10) for ATM, Over-the-Counter, Same-Day Online and Cash Equivalent Cash Advances; and no fee for Overdraft Protection Cash Advances. Transaction Fee for purchases of wire transfers from a non-financial institution is 5% (min. \$10). The Variable APRs for your account will vary with the market based on the Prime Rate. In addition, we reserve the right to change the fees, APRs for new transactions, and other terms of the account in accordance with the Credit Card Agreement and applicable law. This information is accurate as of 4/2013 and may have changed. For current information, please contact your Financial Advisor. This credit card program is issued and administered by FIA Card Services, N.A.