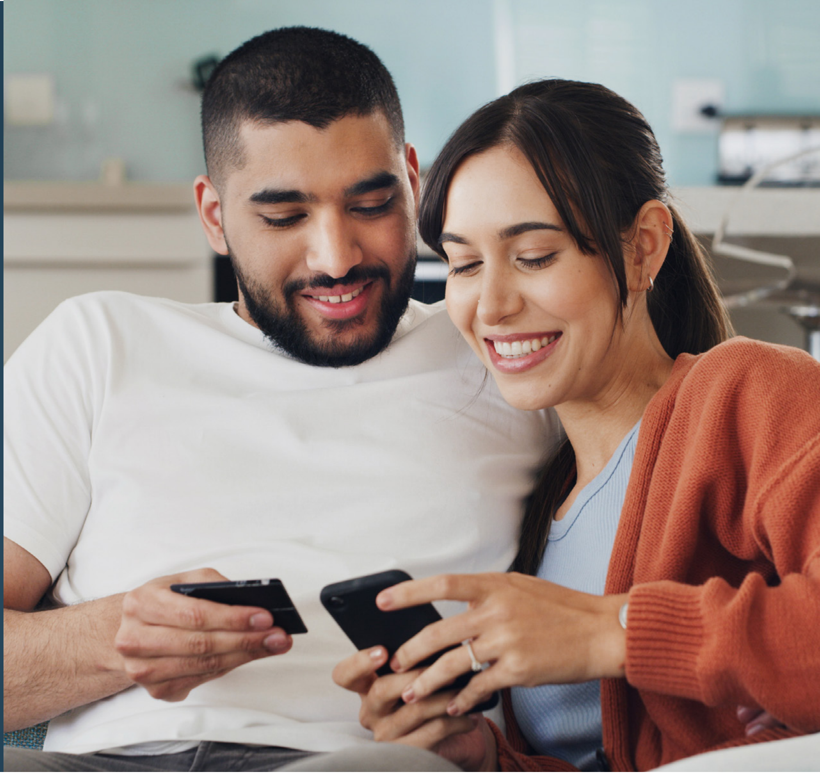
CREDIT CARDS

12 MONTH

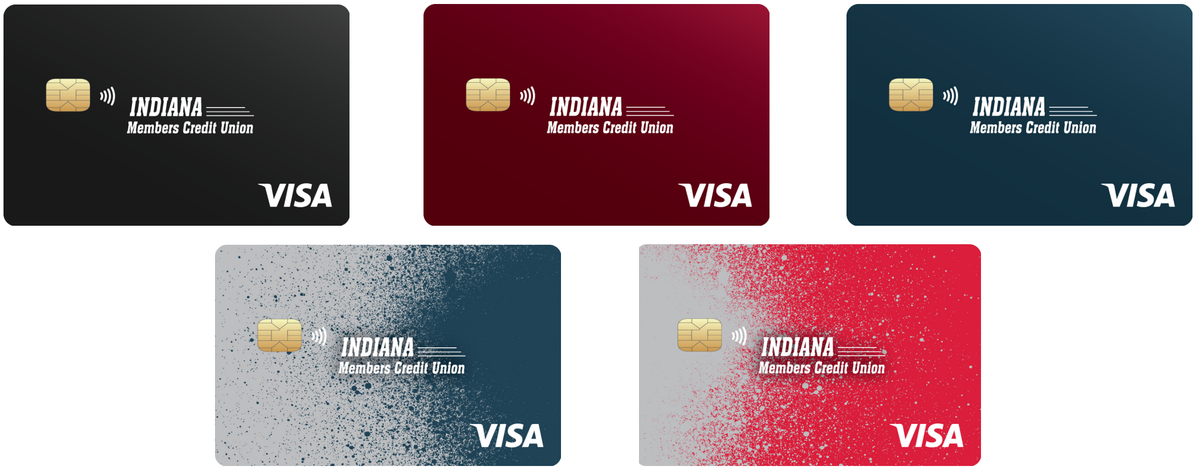
3.9% APR[1]

INTRO RATE



FIND THE PERFECT FIT FOR YOU

Low intro and balance transfer rate offer flexibility.



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[1]Annual Percentage Rate (APR) for Purchases 3.90% APR. Introductory APR for 12 months from account opening. After that, your APR will be at 11.74%-25.00% based on creditworthiness. This APR will vary with the market based on prime rate. APR for balance transfers- 3.90%introductory rate for a period of 12 billing cycles. After that, APR will be 11.74%-25.00% APR based on creditworthiness. This APR will vary with the market based on prime rate. Balance transfer fee of 3% with $5 minimum will apply. **No maximum fee for balance transfers.** APR for cash advances-13.74%-25.00%, when you open your account based on creditworthiness. Cash advance fee of 4% with a $5 minimum will apply. **No maximum fee for cash advances** and the cash advance APR may differ from the purchase APR. This APR will vary with the market based on prime rate. [2]A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle proceeding the date of which the entire new Balance is paid in full or until the date of payment if more than 25 days from the closing date. How to Avoid Paying Interest on Purchases- Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of credit purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle, any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges. Residents of Illinois may contact the Commissioner of Banks and Trust for Comparative Information on interest rates, charges, fees and grace periods. State of Illinois - CIP, P.O. Box 10181, Springfield, Illinois 62791; 800.634.5452 /10