



## Platinum Resource Visa Credit Card Disclosure

<b>Annual Percentage Rate (APR) for purchases</b>	<b>9.9% – 15.9%</b>
<b>Other Annual Percentage Rates (APRs)</b>	Balance Transfer APR: 9.9% – 15.9% Cash Advance APR: 9.9% – 15.9% Penalty APR: 18.0%, See explanation below*
<b>Annual fee</b>	None
<b>Method of computing the balance for purchases</b>	Average daily balance (including new purchases)
<b>Grace period for repayment of the balance for purchases</b>	25 days
<b>Minimum interest charge</b>	None
<b>Transaction fee for purchases and cash advances</b>	International transactions — 1% for ATM transactions 3% for all other transactions, calculated after the transaction has been converted to U.S. dollars
<b>Late Payment Fee, Over-the-Credit-Limit Fee</b>	\$25
<b>Cash Advance Fee</b>	3% of advance; minimum of \$5, maximum of \$50
<b>Reward(s)</b>	Not applicable

\*Penalty rate applies if any one of the following occur: your account becomes delinquent 30 days or more twice in a 12-month period, if no payment is received within 60 days from its due date, or upon an adverse evaluation of your creditworthiness.

The information about the costs of the cards described in this application is accurate as of 03/01/19. This information may have changed after that date. To find out what may have changed, write to us at PO Box 1208, East Lansing, MI 48826-1208.