

## Credit Disclosures

Annual Percentage Rate (APR*) for Purchases	VISA Platinum: <b>10.99%</b> VISA Classic and VISA Gold: <b>11.92%</b>
Other APRs*	Cash Advance APR: VISA Platinum-10.99%; VISA Gold & VISA Classic-11.92% Balance Transfer APR: VISA Platinum-10.99%; VISA Gold & VISA Classic-11.92%
Grace period for repayment of balances for purchases	25 Days
Method of computing the balance for purchases	Average daily balance (including new purchases)
Annual Fees	VISA Platinum: \$45; VISA Gold & VISA Classic: None
Minimum Finance Charge	None
Transaction Fee for Cash Advances	4% of cash advance (\$10 minimum)
Balance Transfer Fee	None
Late Payment Fee	\$19 for balances less than \$100; \$29 for balances \$100-\$1,000; \$29 for balances greater than \$1,000
Return Payment Fee	\$29
Over Credit Limit Fee	\$0 (any transaction in excess of your credit limit will be declined)
Foreign Transactions	Transaction Fee for any transaction made in a foreign currency and any transaction made in U.S. Dollars that is processed outside of the United States: 1% of the U.S. Dollar amount for each such transaction
<p>Note: The information about the costs of the card described in this disclosure is accurate as of January 2010. This information may have changed after that date. To find out what might have changed, write us at North 222 Wall Street, Suite 308, MB 12, Spokane, WA 99201 *APR is fixed</p>	

