

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are eight or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$1.00 or 1.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$30.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$7.00

Document Copy Fee:

\$1.00.

Rush Fee:

\$100.00.

Statement Copy Fee:

\$2.00.

Stop Payment Fee:

\$20.00.