



2800 S. Mill Avenue
 Tempe, AZ 85282
 (480) 967-9475

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of 2/22/10. You can contact us toll free at (800) 851-7749 or 2800 S. Mill Avenue, Tempe, AZ 85282 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	8.25%, 9.25%, 11.25%, 12.25%, 14.25%, or 16.25% depending on your credit history. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month.
Paying Interest	For Cash Advances, we will begin charging interest on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard

FEES:	
Fees to Open or Maintain your Account: <ul style="list-style-type: none"> - Annual Fee: - Application Fee: - Inactivity Fee: 	None None None
Transaction Fees <ul style="list-style-type: none"> - Balance Transfer: - Cash Advance: - Foreign Transaction: 	2% of the amount of each transfer (maximum: \$50.00) 2% of the amount of each cash advance (maximum: \$50.00) 1% of each transaction in U.S. dollars if the transaction involves a currency conversion 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees <ul style="list-style-type: none"> - Late Payment: - Over-the-Credit Limit: - Returned Payment: 	\$25.00 if your payment is late 10 days or more None \$22.00 if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."