

# Disclosure Summary

This Disclosure Summary contains important information about the Annual Percentage Rate (APR) and other costs and terms associated with the use of this credit card. Please read it and keep it for your records. If your request is approved, you will receive a copy of the complete Credit Card Agreement when you receive your card.

**DETAILS OF RATE, FEE, AND OTHER COST INFORMATION**

As required by law, rates, fees, and other costs of this credit card offer are disclosed here. All account terms are governed by the Credit Card Agreement sent with the card. Account and Agreement terms are not guaranteed for any period of time; all terms, including the APRs and fees, may change in accordance with the Agreement and applicable law. We may change them based on information in your credit report, market conditions, business strategies, or for any reason.

Annual Percentage Rate (APR) for Purchases	<p><u>Standard APR:</u>  <b>9.99%</b> for Platinum Plus® accounts, or  <b>15.99%</b> for Preferred accounts.</p> <p>The account you receive is determined based on your creditworthiness. See <i>explanation 1 below for Default APR.</i></p>
Other APRs	<p><u>Balance Transfers:</u> 0% Introductory APR applies to Balance Transfers until the last day of your billing cycle that ends in September 2008 (the Promotional Period). When the Promotional Period ends, the Standard APR for Balance Transfers is 9.99% for Platinum Plus accounts, or 15.99% for Preferred accounts. The Promotional Period will end sooner if your payment is late or the account balance is over the credit limit. See <i>1 and 2 below for explanation.</i></p> <p><u>Cash Advances:</u> 0% Introductory APR applies to Direct Deposits that are not processed online (non-online Direct Deposits) and Check Cash Advances until the last day of your billing cycle that ends in September 2008 (the Promotional Period). When the Promotional Period ends, the Standard APR for non-online Direct Deposits and Check Cash Advances posted to your account either during the Promotional Period or before August 11, 2007 is 9.99% for Platinum Plus accounts, or 15.99% for Preferred accounts. Non-online Direct Deposits and Check Cash Advances posted to your account on or after August 11, 2007 and after the end of the Promotional Period will be subject to the Standard APR for Direct Deposits and Check Cash Advances of 19.99% for both Platinum Plus and Preferred accounts. The Promotional Period will end sooner if your payment is late or the account balance is over the credit limit. See <i>1 and 2 below for explanation.</i></p> <p>The Standard APR for Bank and ATM Cash Advances and for online Direct Deposits is 19.99% for both Platinum Plus and Preferred accounts.</p> <p>Cash Equivalents posted to your account on or after August 11, 2007 will be Cash Advances subject to the Standard APR for Bank and ATM Cash Advances. Cash Equivalents include the purchase of money orders, foreign currency, and travelers checks from a non-financial institution, person-to-person money transfers, bets, lottery tickets, casino gaming chips and, as of August 11, 2007, will include fines and bail bonds.</p> <p><u>Default APR:</u> Up to 29.99% for all Purchase, Balance Transfer, and Cash Advance balances if late or overlimit for both Platinum Plus and Preferred accounts. See <i>1 below for explanation.</i></p>
Grace Period for repayment of balance for Purchases	At least 20 days from the statement Closing Date (provided you fully paid your New Balance Total from the previous statement by its Payment Due Date). See <i>3 below for explanation.</i>
Annual Fee	None.
Method of computing the balance for Purchases	Average Daily Balance (including new transactions).
Transaction fee for Purchases	Transaction fee for the purchase of wire transfers from a non-financial institution: 3% of each such purchase (minimum \$10). Transaction fee for Cash Equivalents posted before August 11, 2007: 3% of each such purchase (minimum \$10). Cash Equivalents posted to your account on or after August 11, 2007 will be Cash Advances and will be subject to the transaction fee for Cash Equivalents as noted below.
Foreign Transactions	Transaction fee for any transaction made in a foreign currency: 3% of the U.S. Dollar amount of each such transaction. This fee will be in addition to any other applicable fee.

Transaction fee for Balance Transfers, non-online Direct Deposits, and Check Cash Advances: 3% of each such cash advance (minimum \$10). See *4 below for explanation.*

Transaction fee for Bank and ATM Cash Advances and online Direct Deposits: 3% of each such cash advance (minimum \$10).

Transaction fee for Cash Equivalents: 3% of each such cash advance (minimum \$10).

Late-payment fee: Based on your balance as of the day the fee is assessed-\$15 if \$0-\$100; \$29 if between \$100.01 and \$250; \$39 if \$250.01 or over.

Over-the-credit-limit fee: Based on your balance as of the day the fee is assessed-\$15 if \$0-\$500; \$29 if between \$500.01 and \$1,000; \$39 if \$1,000.01 or over.

*1* Each time your minimum payment is late (i.e., not received by 5 p.m., ET, on its Payment Due Date), or the account balance is over the credit limit, we may increase each of your account's Standard APRs up to the Default APR. The Default APR will be applied to all new and outstanding balances.

If your account has balances with different APRs, payments are applied to the balance with the lowest APR before any payments are applied to balances with higher APRs. This means that balances with higher APRs are not reduced until balances with lower APRs have been paid off.

*2* The Introductory APR does not apply to Purchases, Bank and ATM Cash Advances, or online Direct Deposits. When a Promotional Period ends, the Standard (non-introductory) APR for your account is applied to new and outstanding balances (consisting of Balance Transfers, non-online Direct Deposits, and Check Cash Advances). If your payment is late or the account balance is over the credit limit, either the Standard APR or the Default APR will be applied to those balances as of the first day of the billing cycle in which the payment was late or the balance exceeded the credit limit. We reserve the right to change the Standard APRs and the Default APR on your account. REMINDER: To preserve the grace period for new purchases, pay your New Balance Total in full and on time. The 0% APR does not apply to Purchases.

*3* The number of days between your statement Closing Date and your Payment Due Date (the grace period) may vary from one Billing Cycle to another.

*4* We include Transaction Fees when computing finance charges. Incurring Fees results in an APR exceeding 0% for the billing statement on which Fees appear. The Daily Periodic Rate (DPR) will remain 0% as disclosed.

For more information about Balance Transfers, see the 'BALANCE TRANSFERS' section of the enclosed letter.

The information in this summary was accurate as of 6/2007 and may have changed.