

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of _____. You can contact us toll free at 1-855-723-2821 or 3001 W. Dr MLK Jr Blvd, Tampa, FL 33607 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:		
	Visa Platinum	Secured Visa Platinum
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	_____ % to _____ % depending on your credit history.	_____ % to _____ % depending on your credit history.
How to Avoid Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases, cash advances or balance transfers if you pay your entire new purchase, cash advance or balance transfer balance by the due date each month.	
Minimum Interest Charge	None	
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore	

FEES:	
Fees to Open or Maintain your Account • Annual Fee: • Application Fee:	None None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	3% of the amount of each transfer 3% of the amount of each cash advance 1% of each transaction in U.S. dollars if the transaction involves a currency conversion
Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment:	Up to \$25.00 if your payment is late 5 days or more. None Up to \$25.00 the first time your payment is returned for any reason. If a subsequent payment is returned for any reason within the following 6 billing cycles, you will be charged up to \$35.00 for each returned payment.

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