

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 March 1, 2010. You can contact us toll free at (800) 448-4096 or P.O. Drawer 8, Daleville, AL, 36322 to inquire if any changes occurred since this effective date.

INTEREST RATES AND INTEREST CHARGES:

	Platinum MasterCard®	Platinum CUREwards™ MasterCard
Annual Percentage Rate (APR) for Purchases, Cash Advances & Balance Transfers	8.90% This APR will not vary for the life of the balance.	12.90% This APR will not vary for the life of the balance.
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.	
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://consumerfinance.gov/learnmore	

FEES:

Fees to Open or Maintain your Account - Annual Fee: - Application Fee: - Inactivity Fee:	None None None
Transaction Fees - Balance Transfer: - Cash Advance: - Foreign Transaction:	None None 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:	
- Late Payment - Over-the-Credit Line - Returned Payment	10% of the amount past due one month or more, minimum \$5.00 None \$25.00 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).”

Notice: The Annual Percentage Rate of 8.90% on Platinum cards has a daily periodic rate of .024384% and the Annual Percentage Rate of 12.90% on Platinum CUREwards cards has a daily periodic rate of .035343%. The regular Annual Percentage Rate on purchases and cash advances remains unchanged.