

**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 the effective date of \_\_\_\_\_. You can call Us at (610) 326-3705 or write Us at 1550 Medical Drive, Pottstown, PA 19464 to inquire if any changes have occurred since the effective date.

**Interest Rate and Interest Charges**

<p><b>Annual Percentage Rate (APR) For Purchases</b></p>	<p>VISA Platinum: _____% Introductory APR for 12 billing cycles (for each such purchase made during the first 90 days Your Account is open).          After that, Your APR will be _____% - _____% based on Your creditworthiness.          This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum Secured: _____% Introductory APR for 12 billing cycles (for each such purchase made during the first 90 days Your Account is open).          After that, Your APR will be _____% - _____% based on Your creditworthiness.          This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum Rewards: _____% - _____% based on Your creditworthiness.          This APR will vary with the market based on the Prime Rate.</p>
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<p><b>APR For Balance Transfers</b></p>	<p>VISA Platinum: _____% Introductory APR for 12 billing cycles (for each such transfer made during the first 90 days Your Account is open).          After that, Your APR will be _____% - _____% based on Your creditworthiness.          This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum Secured: _____% Introductory APR for 12 billing cycles (for each such transfer made during the first 90 days Your Account is open).          After that, Your APR will be _____% - _____% based on Your creditworthiness.          This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum Rewards: _____% Introductory APR for 12 billing cycles (for each such transfer made during the first 90 days Your Account is open).          After that, Your APR will be _____% - _____% based on Your creditworthiness.          This APR will vary with the market based on the Prime Rate.</p>
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<p><b>APR For Cash Advances</b></p>	<p>VISA Platinum: _____% - _____% based on Your creditworthiness.          This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum Secured: _____% - _____% based on Your creditworthiness.          This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum Rewards: _____% - _____% based on Your creditworthiness.          This APR will vary with the market based on the Prime Rate.</p>
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<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge You interest on purchases if You pay Your entire balance owed within 25 days of Your statement closing date.</p>
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<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b></p>
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**Fees**

<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<p><b>2.00%</b> of each cash advance, <b>\$10.00</b> minimum.  <b>1.00%</b> of each foreign currency transaction in U.S. Dollars.  <b>1.00%</b> of each U.S. Dollar transaction that occurs in a foreign country.</p>
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<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>• Returned Payment</li> <li>• Late Payment</li> </ul>	<p>Up to <b>\$25.00</b>          Up to <b>\$25.00</b></p>
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**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."