

	Annual Percentage Rate	Credit Limit	Minimum Payment	Annual Fees	Grace Period for Repayment of the Balance for Purchases	Method of Computing Balance for Purchases	Cash Advance and Balance Transfer Fee	Late Fee	Over Credit Limit Fee
Platinum	9.90%	\$5,000 – \$20,000	3% or \$20, whichever is greater	None	25 Days	Average daily balance method including current transactions	None	\$25	\$25
Gold	11.90%	\$5,000 – \$15,000							
Classic	13.90%	\$500 – \$10,000							
Classic Select	15.90%	\$500 minimum							