

# Ink Plus<sup>®</sup> MasterCard with Joint & Several Liability

## Effective 02/08/2013

### PRICING INFORMATION

L8C40826

INTEREST RATES AND INTEREST CHARGES	
Purchase Annual Percentage Rate (APR)	<b>13.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
Balance Transfer APR	<b>13.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
Cash Advance APR	<b>19.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>b</sup>
Overdraft Advance APR	<b>19.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>b</sup>
Default APR and When It Applies	<b>29.99%</b> . This APR will vary with the market based on the Prime Rate. <sup>c</sup> The Default APR will be applicable to your Account if you: <ul style="list-style-type: none"> <li>• fail to make any Minimum Payment by the date and time due (late payment);</li> <li>• make a payment to us that is returned unpaid; or</li> <li>• do any of the above or exceed your credit limit on another account or loan you have with us or any of our related banks.</li> </ul> <b>How Long Will the Default APR Apply:</b> If an APR is increased for any of these reasons, the Default APR will apply indefinitely to all outstanding balances and future transactions on your Account.
Grace Period	Your due date will be a minimum of 21 days after the close of each billing cycle. We will not charge you periodic interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers, cash advances, and overdraft advances on the transaction date.
Minimum Interest Charge	None

### FEES

Annual Membership Fee	\$0 Intro fee for the first year. After that, \$50
Transaction Fees	
Balance Transfers	Either \$5 or 3% of the amount of each transfer, whichever is greater.
Cash Advances	Either \$15 or 5% of the amount of each transaction, whichever is greater.
Foreign Transactions	None
Penalty Fees	
Late Payment	\$10 if the balance is less than \$100; \$29 if the balance is \$100 or more, but less than \$250; and \$39 if the balance is \$250 or more.
Return Payment	\$39
Return Check	\$39

**Note:** This account may not be eligible for balance transfers.

**How We Will Calculate Your Balance:** We use the daily balance method (including new transactions).

**Prime Rate:** Variable APRs are based on the 3.25% Prime Rate as of 02/08/2013.

<sup>a</sup>We add 9.99% to the Prime Rate to determine the Purchase/Balance Transfer APR.

<sup>b</sup>We add 15.99% to the Prime Rate to determine the Cash/Overdraft Advance APR.

<sup>c</sup>We add 26.99% to the Prime Rate to determine the Default APR. Maximum APR 29.99%.