

**IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION** - The information provided in this disclosure is accurate as of March 2017. The information may have changed after that date. To find out what may have changed call us at (804) 359-8754 or write us at address shown above. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the MasterCard Credit Card Agreement and Disclosure which will be sent to you with the new card(s).

<b>Interest Rates and Interest Charges</b>	
<b>ANNUAL PERCENTAGE RATE</b> for Purchases	<p><b>MasterCard Platinum – 3.99%</b> Introductory APR for 18 months.</p> <p>After that, <b>8.90% up to 16.90%</b> Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p> <p><b>MasterCard Platinum Rewards – 3.99%</b> Introductory APR for 18 months.</p> <p>After that, <b>9.90% up to 17.90%</b> Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p> <p><b>MasterCard Platinum Secured – 8.99%</b> Introductory APR for 12 months.</p> <p>After that, <b>16.90%</b> This APR will vary with the market based on the Prime Rate.</p>
<b>ANNUAL PERCENTAGE RATE</b> for Balance Transfers	<p><b>MasterCard Platinum – 3.99%</b> Introductory APR for 18 months.</p> <p>After that, <b>8.90% up to 16.90%</b> Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p> <p><b>MasterCard Platinum Rewards – 3.99%</b> Introductory APR for 18 months.</p> <p>After that, <b>9.90% up to 17.90%</b> Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p> <p><b>MasterCard Platinum Secured – 8.99%</b> Introductory APR for 12 months.</p> <p>After that, <b>16.90%</b> This APR will vary with the market based on the Prime Rate.</p>
<b>ANNUAL PERCENTAGE RATE</b> for Cash Advances	<p><b>MasterCard Platinum – 3.99%</b> Introductory APR for 18 months.</p> <p>After that, <b>8.90% up to 16.90%</b> Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p> <p><b>MasterCard Platinum Rewards – 3.99%</b> Introductory APR for 18 months.</p> <p>After that, <b>9.90% up to 17.90%</b> Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p> <p><b>MasterCard Platinum Secured – 8.99%</b> Introductory APR for 12 months.</p> <p>After that, <b>16.90%</b> This APR will vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When it Applies</b>	<p><b>MasterCard Platinum – 16.90% up to 18.00%</b>  <b>MasterCard Platinum Rewards – 17.90% up to 18.00%</b>  <b>MasterCard Platinum Secured – 16.90%</b></p> <p>This APR may be applied to your entire balance on your account if you:</p> <ul style="list-style-type: none"> <li>❖ If you are 65 days late in making a payment</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.</p>

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<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>
<b>FEES</b>	
<b>Annual Fees</b> Annual Fee	None
<b>Transaction Fees</b> Cash Advance Foreign Transactions	<b>2.00%</b> of the transaction, minimum of <b>\$10.00</b> <b>1.00%</b> of each currency transaction in U.S. dollars
<b>Penalty Fees</b> Late Payment Returned Payment Fee	Up to <b>\$35.00</b> <b>\$25.00</b>

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases)".