

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	Your variable APR will be 13.99% – 18.99% (as of 1/3/12). This APR will vary with the market based on LIBOR.*
APR for Balance Transfers	A fixed introductory rate of 0% will apply through the first twelve billing cycles of your account. After that, your variable APR will be 13.99% – 18.99% (as of 1/3/12). This APR will vary with the market based on LIBOR.*
APR for Cash Advances	Variable APR of 22.49% (as of 1/3/12); The rate will vary with the market based on LIBOR.*
Penalty APR and When It Applies	Up to 29.99% . This APR may be applied to your account if you: (1) Fail to make the minimum payment by the payment due date; (2) Exceed your Cash Advance Limit or your Total Credit Limit; (3) Provide false information to us; (4) Use the Account for an illegal transaction; (5) Do not pay debts (including other accounts with us) when due; (6) Make a payment that is returned or dishonored, or; (7) Fail to keep a promise under the agreement or we believe you will not keep a promise, including making payments. How Long Will the Penalty APR Apply? If your APRs are increased due to any default (as described above), the Penalty APR will apply indefinitely.
How to avoid Paying Interest on purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date of each month. You will pay interest on Cash Advances, Balance Transfers and Convenience Checks from the transaction date, unless promotional terms apply.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

FEES	
Annual Fee	None
Transaction Fees	At the time of application, an introductory fee of 3% of the amount of each balance transfer, but not less than \$10 . Thereafter, either \$10 or 4% of the amount of each transfer, whichever is greater. Either \$10 or up to 3% of the amount advanced, whichever is greater. Either \$20 or 5% of the transaction for certain Cash Equivalent Transactions, whichever is greater. Either \$1.50 or 3% of the U.S. dollar amount of transactions in a foreign country, whichever is greater.
• Balance Transfer	
• Cash Advance	
• Foreign Transaction	
Penalty Fees	Up to \$39
• Late Payment	None
• Returned Payment	None
• Overlimit Fee	None

How We Will Calculate Your Balance: We use a method called "average daily balances (including new purchases)." See Cardholder Agreement for more details.

Loss of Introductory Rate: We may end your introductory APR and apply the Penalty APR if any event included in the description of above Penalty Rate applies.

* Your APR for Purchases and Balance Transfers may vary monthly and will be reset on the first day of each billing cycle by adding the Index to a margin of 13.24-18.24 percentage points. The APR for Cash Advances is determined monthly by adding the Index to a margin of 21.74 percentage points. The Index is determined monthly and it is the three month LIBOR (London Interbank Offered Rate) published in the northeastern edition of *The Wall Street Journal* in its Money Rates table on the first day of the preceding month rounded up to the nearest one-quarter of a percentage point. If the first day of the preceding month is not a business day, the Bank will use the three month LIBOR published on the next business day.

The information about the costs of the card described in this application is accurate as of January 3, 2012. This information may have changed after that date. To find out what may have changed, call us toll-free at 1-800-426-1114 or write us at Credit Card Services, P.O. Box 7092, Bridgeport, Connecticut 06601-7092.