



**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 (800) 634-2340 or write Us at 4 Winners Circle, Albany, NY 12205 to inquire if any changes have occurred since the effective date.

| Interest Rate and Interest Charges  |  |
|---|--|
| <b>Annual Percentage Rate (APR) For Purchases</b>                         | VISA Classic: _____%                      VISA Platinum: _____%<br><br>VISA Classic Secured: _____%  |
| <b>APR For Balance Transfers</b>  | VISA Classic: _____%                      VISA Platinum: _____%<br><br>VISA Classic Secured: _____%  |
| <b>APR For Cash Advances</b>  | VISA Classic: _____%                      VISA Platinum: _____%<br><br>VISA Classic Secured: _____%  |
| <b>How to Avoid Paying Interest On Purchases</b>                          | We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.   |
| <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> |

| Fees   |  |
|--|--|
| <b>Transaction Fees</b>  |  |
| <ul style="list-style-type: none"> <li>Foreign Transaction</li> </ul>                    | <b>1.00%</b> of each foreign currency transaction in U.S. dollars.<br><b>1.00%</b> of each U.S. Dollar transaction that occurs in a foreign country. |
| <b>Penalty Fees</b>  |  |
| <ul style="list-style-type: none"> <li>Returned Payment</li> <li>Late Payment</li> </ul> | Up to <b>\$10.00</b><br>Up to <b>\$25.00</b>   |

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."