

## 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 \_\_\_\_\_. You can contact us toll free at 1-800-456-6481 or 2821 Hewitt Avenue, Everett, WA 98201 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:		
	VISA PLATINUM REWARDS	VISA PLATINUM
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	Your Standard APR will be <b>14.75%, 15.25%, 16.25%, or 18.00%</b> depending on your credit history.  This APR will vary with the market based on the Prime Rate.	Your Standard APR will be <b>13.75%, 14.25%, 15.25%, 17.25%, or 18.00%</b> depending on your credit history.  This APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase 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>	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>	

FEES:	
<b>Fees to Open or Maintain your Account</b> <ul style="list-style-type: none"><li>• Annual Fee:</li><li>• Application Fee:</li></ul>	None None
<b>Transaction Fees</b> <ul style="list-style-type: none"><li>• Balance Transfer:</li><li>• Cash Advance:</li><li>• Foreign Transaction:</li></ul>	None <b>1%</b> of each cash advance (minimum <b>\$5.00</b> ; maximum <b>\$20.00</b> ) <b>1%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion <b>1%</b> of each transaction in U.S. dollars if the transaction does not involve a currency conversion
<b>Penalty Fees</b> <ul style="list-style-type: none"><li>• Late Payment:</li><li>• Over-the-Credit Limit:</li><li>• Returned Payment:</li></ul>	Up to <b>\$25.00</b> if your payment is late. None If your payment is returned for any reason, up to <b>\$25.00</b> for the first offense and up to <b>\$35.00</b> each if 2 or more offenses occur within 6 months.

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

**Loss of Introductory Rate:** We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

**\*Variable Rates:** The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the Wall Street Journal increases or decreases. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: *For Visa Platinum Rewards:* A+ Tier: 6.50%; A Tier: 7.00%; B Tier: 8.00%; C Tier: 10.00%; D Tier: 12.75%; and E Tier: 14.75%. *For Visa Platinum:* A+ Tier: 5.50%; A Tier: 6.00%; B Tier: 7.00%; C Tier: 9.00%; D Tier: 11.75%; and E Tier: 13.75%. The interest rate can change semi-annually on June 30th and December 31st following a change in the Prime Rate. The Annual Percentage Rate will never be more than 18%. Any increase will take the form of more payments of the same amount.