

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) 468-5500 or write Us at 700 Patroon Creek Blvd., Albany, NY 12206 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

<p>Annual Percentage Rate (APR) For Purchases</p>	<p>VISA Classic: _13.90_ % VISA Platinum: _9.90_ %</p> <p>VISA Classic Secured: _13.90_ %</p>
<p>APR For Balance Transfers</p>	<p>VISA Classic: _13.90_ % VISA Platinum: _9.90_ %</p> <p>VISA Classic Secured: _13.90_ %</p>
<p>APR For Cash Advances</p>	<p>VISA Classic: _13.90_ % VISA Platinum: _9.90_ %</p> <p>VISA Classic Secured: _13.90_ %</p>
<p>How to Avoid Paying Interest On Purchases</p>	<p>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.</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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 http://www.consumerfinance.gov/learnmore.</p>

Fees

<p>Penalty Fees</p> <ul style="list-style-type: none"> • Returned Payment • Late Payment 	<p>Up to \$10.00 Up to \$25.00</p>
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How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."