

## APRs & Other Required Cost Disclosures For Credit Card Applications

	Visa Platinum		Jackson EMC Visa Classic	CSRA Visa Classic*	CSRA Visa Platinum*
<b>Annual Percentage Rate</b>					
- Purchases	9.9%	12%	13%	16.9%	8.9%
- Cash Advance	9.9%	12%	13%	16.9%	8.9%
- Balance Transfer	9.9%	12%	13%	16.9%	8.9%
<b>Annual Fee</b>	None				
<b>How to Avoid Paying Interest on Purchases and Cash Advances</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 and cash advances if you pay your entire balance by the due date each month.				
<b>Balance Calculation Method</b>	Average Daily Balance Including New Purchases				
<b>Cash Advance Fee</b>	3% (Minimum \$3)				
<b>Late Fee</b>	\$30				
<b>Balance Transfer Fee</b>	None				
<b>Minimum Interest Charge</b>	None				
<b>Foreign Transaction Fee</b>	None				
<b>Card Replacement Fee</b>	\$5				
<b>Pay-By-Phone Fee</b>	\$5				
<b>Document or Statement Copy Charge</b>	\$5				
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at <a href="http://federalreserve.gov/creditcard">federalreserve.gov/creditcard</a>				

We will review your credit history, income and other information you provide us to determine the APR and maximum credit line available for your account.

\* No longer offered.