

IMPORTANT DISCLOSURES

This program is issued and administered by TCM Bank, N.A.

Information on this disclosure was accurate as of February 1, 2018. The variable rates, the fees, and the terms are subject to change.

To find out if any rates, fees or terms have changed, please write to: TCM Bank, N.A., P.O. Box 31537, Tampa, FL 33631.

Interest Rates and Interest Charges:

	Consumer Platinum Rewards	Consumer Platinum Edition	Consumer Platinum Cash Rewards
Annual Percentage Rate (APR) for Purchases:	0% Introductory APR applies for twelve billing cycles from date of account opening. After that, your APR will be 11.24% to 21.24% based on your creditworthiness. Your APR will vary with the market based on Prime Rate.*	0% Introductory APR applies for twelve billing cycles from date of account opening. After that, your APR will be 10.24% to 20.24% based on your creditworthiness. Your APR will vary with the market based on Prime Rate.*	0% Introductory APR applies for twelve billing cycles from date of account opening. After that, your APR will be 14.24% to 24.24% based on your creditworthiness. Your APR will vary with the market based on Prime Rate.*
APR for Balance Transfers:	0% Introductory APR applies for twelve billing cycles from date of account opening. After that, your APR will be 11.24% to 21.24% , based on your creditworthiness. Your APR will vary with the market based on Prime Rate.*	0% Introductory APR applies for twelve billing cycles from date of account opening. After that, your APR will be 10.24% to 20.24% , based on your creditworthiness. Your APR will vary with the market based on Prime Rate.*	0% Introductory APR applies for twelve billing cycles from date of account opening. After that, your APR will be 14.24% to 24.24% , based on your creditworthiness. Your APR will vary with the market based on Prime Rate.*
APR for Cash Advances:	23.24% . Your APR will vary with the market based on Prime Rate.*	23.24% . Your APR will vary with the market based on Prime Rate.*	23.24%-26.24% . Your APR will vary with the market based on Prime Rate.*

Paying Interest:	Your due date is at least 23 days after the close of each billing cycle. You will not be charged interest on purchases and balance transfers if you pay your entire balance by the due date each month. You will be charged interest on cash advances from the transaction date, or the first day of the billing cycle in which it is posted to your account, whichever is later.
Minimum Interest Charge:	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau:	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 .

Fees:

Annual Fee:	None.
Transaction Fees: Balance Transfer: Cash Advance: Foreign Transaction:	Either \$5 or 3% of each balance transferred, whichever is greater. Either \$5 or 3% of each cash advance, whichever is greater. If the merchant is outside of the U.S., the fee is: a) 1% of the U.S. dollar amount of the transaction, if converted from a foreign currency, b) 0.8% of the U.S. dollar amount of the transaction, if made in U.S. dollars.
Penalty Fees: Late Payment: Returned Payment:	Up to \$38. Up to \$38.
Over Limit Fee:	None.

Loss of the Introductory APR for Purchases and Balance Transfers: If you make a late payment we may end your Introductory APR for Purchases and Balance Transfers and apply the standard Purchase and Balance Transfer APR.

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new transactions)." An explanation will be provided in your Cardholder Agreement.

Loss of the Employee Rate: If you are eligible for the Employee Rate Program, you will receive a variable APR between 10.24% and 14.24% based upon the type of card you request. In the event you no longer meet the criteria, your APR will be based on the Prime Rate plus a margin of 5.74% to 19.74%, based on your creditworthiness.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

*We add a margin to the Prime Rate to determine variable APRs. We use the highest Prime Rate listed in The Wall Street Journal on the last business day of the calendar month prior to your statement closing date (for example, if your statement closed on March 15, we would use the Prime Rate in effect on February 28 for your current statement period that covers February 16 – March 15 period). APRs shown here are based on the 4.50% Prime Rate in effect on February 1, 2018. For each billing period, the APR is determined by adding a margin to the Prime Rate. The margin for the APR for Purchases and Balance Transfers is 5.74% to 19.74%, based on your creditworthiness and for Cash Advances is 18.74% to 21.74%.