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 **October 2025**. You can contact us at (734) 676-7000 (if you request, we will reverse any long distance charges that may be applicable) or address on Page 1 to inquire if any changes occurred since the effective date.

New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: https://www.dfs.ny.gov/consumers/credit_debt or (800) 342-3736.

INTEREST RATES and INTEREST CHARGES:

	Platinum Rewards and Signature Rewards	Lifestyle Lending
Annual Percentage Rate (APR) for Purchases	**12.98%, 14.98%, 16.98%, 18.98%, 22.98%, or 23.98%** depending on your credit history.	**1.99%** Introductory APR for six billing cycles from date of account opening. **20.75 %** This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**12.98%, 14.98%, 16.98%, 18.98%, 22.98%, or 23.98%** depending on your credit history.	**20.75 %** This APR will vary with the market market based on the Prime Rate.
APR for Balance Transfers	**0.00%** Introductory APR for twelve billing cycles from the date of transfer, for each transfer. After that, your Standard APR will be **12.98%, 14.98%, 16.98%, 18.98% 22.98%, or 23.98%** depending on your credit history.	**20.75 %** This APR will vary with the market market based on the Prime Rate.
Penalty APR and When it Applies	**23.98%** This APR may be applied to your account if you make a payment that is late 60 days or more. **How Long Will the Penalty APR Apply?** If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments.	
Paying Interest	Your due date is at least 25 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 date the cash advance or balance transfer is posted to your account.	
Minimum Interest Charge	None	
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**	

SEE NEXT PAGE for more important information about this account

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FEES:	
Fees to Open or Maintain your Account	
• Annual Fee:	None
• Application Fee:	None
Transaction Fees	
• Balance Transfer:	**3.00%** of the amount of each transfer or $5.00, whichever is greater
• Cash Advance:	**2.00%** of the amount of each cash advance
• Foreign Transaction:	**1.00%** of each transaction in U.S. dollars
Penalty Fees	
• Late Payment:	Up to **$20.00** if your payment is late 5 days or more
• Over-the-Credit Limit:	None
• Returned Payment:	Up to **$20.00** if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called average daily balance (excluding new purchases) and include new cash advances and balance transfers.

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

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