

CREDIT CARD DISCLOSURE

Platinum Card	
Annual Percentage Rate (APR) for purchases	A fixed 0% introductory APR for purchases during the first six billing cycles*. After that, a variable APR of WSJ Prime Rate** + 1.99% (10.24%) , Prime + 3.99% (12.24%) , Prime + 6.99% (15.24%) , Prime + 8.99% (17.24%) or Prime + 12.99% (21.24%) depending on our review of your application and credit history. (as of 6/1/07)

Cash Rewards Card	
Annual Percentage Rate (APR) for purchases	A fixed 0% introductory APR for purchases during the first six billing cycles*. Then, a variable APR of WSJ Prime Rate** + 8.99% (17.24%) (as of 6/1/07).

All Cards	
Other APRs	Introductory Balance Transfer APR: 0% for first six billing cycles*; after that, variable APR for Purchases; Cash Advance APR: WSJ Prime Rate** + 10.99%; 19.99% minimum, 24.99% maximum (19.99% as of 6/1/07). Delinquency APR: 23.99%. See explanation below.***
Variable Rate Information	Your annual percentage rate may vary monthly. The APR for Purchases and Cash Advances is based on the WSJ Prime Rate plus a margin. The rate is calculated monthly by adding the margin applicable to the account to the WSJ Prime Rate.**
Annual Fee	None
Grace Period for Repayment of the Balance of Purchases	A minimum of 25 days from the Billing Date (provided that the previous account balance is paid in full by its Payment Due Date)
Method of Computing the Balance for Purchases	Average daily balance (including current transactions)
Minimum Finance Charge	\$1.00 (if the total of a Finance Charge being added to your account isles than \$1.00 in any billing cycle)
Cash Advance Fee	\$5.00 or 3.5% of the total dollar amount advanced, whichever is greater
Late Payment Fee	\$35 (at the time the Minimum Amount is due is not received by the Payment Due Date and at monthly intervals thereafter as long as the Minimum Payment due remains past due)
Over Limit Fee	\$35
Balance Transfer Fee	None
Transaction Fee for Purchases	None

Other Fees: Returned Payment Fee: \$35.00; \$5.00 per Periodic Statement copy; \$5.00 per Transaction Copy; and Foreign Currency Transaction Fee: 3% of the gross amount provided by the relevant Card association (or its affiliate). This information was accurate when printed on 6/1/07 and may have changed thereafter. Call 1-866-274-2328 to find out what may have changed.

Notice for California Residents: A married applicant may apply for a separate account. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. If we take any adverse action as defined by Section 1785.3 of the California Civil Code and the adverse action is based, in whole or in part, on any information contained in a consumer credit report, you have the right to obtain within 60 days a free copy of your consumer credit report from the consumer reporting agency who furnished us your consumer credit report and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. You have the right as described by Section 1785.16 of the California Civil Code to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

Notice for New York Residents: A consumer report may be requested in connection with this application. Upon your request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report.

Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made. New York residents may contact the New York State Banking department to obtain a comparative listing of credit card rates, fees and grace periods. New York State Banking Department 1-800-518-8866.

Notice for Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice for Rhode Island Residents: A credit report may be requested in connection with this application.

Notice for Vermont Residents: A consumer credit report may be requested in connection with this application or in connection with updates, renewals or extensions of any credit granted as a result of this application. Upon request, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report.

Notice for Married Wisconsin Residents: Your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of a marital property agreement, a unilateral statement under Section 766.59 of the Wisconsin Statutes or a court decree under Section 766.70 of the Wisconsin Statutes adversely affects the interests of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. The creditor may give notice of the opening of any credit account to the applicant's spouse. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.

***The WSJ Prime Rate means the highest prime rate published in The Wall Street Journal on the day the rate is determined (or the previous day on which The Wall Street Journal was published if the paper is not published on that day). The date the rate is determined is the third Friday of each month. Any increase or decrease in the WSJ Prime Rate will result in an increase or decrease in your monthly periodic rate and corresponding APR. These changes will be applied, as applicable, to your existing account balance and to subsequent transactions effective as of the first day of the billing cycle immediately following the month in which we calculate the rate.**

****Introductory Rate:** The introductory APR for Purchases and Balance Transfers will remain in effect through the closing date of the sixth billing cycle after your Account is opened, so long as the Minimum Amount Due on Account Statements is paid by each Payment Due Date during the promotional period. If not, the introductory APR will adjust in the billing cycle following any late payment to the variable APR for Purchases and Balance Transfers then in effect, or the Delinquency APR, as applicable.

*****Delinquency APR:** If you fail to pay the Minimum Amount Due on your account by the Payment Due Date or to make a payment to any other creditor when due, we reserve the right to increase the Annual Percentage Rate to 23.99% (corresponding Daily Periodic Rate .06573%) and we will apply the Delinquency APR to the existing balance of your account and to all subsequent transactions posted to your account as of the first day of the second consecutive Minimum Amount Due on your account occurred or (ii) the payment due date for a payment to any other creditor occurred, as applicable. Once you become subject to the Delinquency APR, we may change your APR back to the respective APR for your account but only if you bring your account current and then pay at least the Minimum Amount Due by the Payment Due Date for six (6) consecutive billing cycles.

Arbitration: The Card Agreement includes an arbitration provision that allows either of us to elect to resolve, among other things, any claim, controversy or dispute arising from or relating to the Card Agreement and your account ("Claim") by arbitration, in which case neither of us generally will have the right to have the Claim resolved by a judge or jury. You will not have the right to participate as a representative or member of any class of claimants pertaining to any claim, controversy or dispute subject to arbitration. Other rights that you would have if you went to court may also not be available in arbitration. For additional information, see the Card Agreement or write to us at: Card Center, P.O. Box 3038, Evansville, IN 47730-3038.

Travel Accident Insurance Description of Coverage for Platinum Card

Principal Sum: \$1,000,000

THIS IS AN ACCIDENTAL DEATH AND DISMEMBERMENT ONLY POLICY AND DOES NOT PAY BENEFITS FOR LOSS FROM SICKNESS

This Description of Coverage is provided to all **Platinum MasterCard/Visa Platinum** Cardholders and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.

Eligibility and Period of Coverage

As a Platinum MasterCard/Visa Platinum Cardholder, you are covered beginning on 6/1/07 or the date your credit card is issued, whichever is later. You and your dependents* ("Covered Persons") become covered automatically when the entire Common Carrier fare is charged to your Platinum MasterCard/Visa Platinum card. It is not necessary to notify the Financial Institution, the Insurance Company or Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated or on the date your Platinum MasterCard/Visa Platinum card terminates or ceases to be in good standing, whichever occurs first.

*Your spouse, unmarried dependent child(ren), under age 19 (23 if a full-time student). No age limit for incapacitated child. Incapacitated child means a child incapable of self-sustaining employment by reason of mental retardation or physical handicap, and chiefly dependent on you for support and maintenance. Dependent children receive 50% of your benefit amount.

Benefits

Subject to the terms and conditions, if a Covered Person's accidental bodily Injury occurs while on a Covered Trip and results in any of the following Losses within one year after the date of accident, the Insurance Company will pay the following percentage of the Principal Sum for accidental Loss of:

Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
Speech and hearing	100%
Two or more members	100%
One hand or one foot	50%
Sight of one eye	50%
Speech or hearing	50%
Thumb & index finger on the same hand.	25%

In no event will multiple charge cards obligate the Insurance Company in excess of the stated benefit for any one Loss sustained by a Covered Person as a result of any one accident. The maximum amount payable for all Losses due to the same accident is the Principal Sum. "Member" means a hand or foot.

Aggregate Limitation: means the maximum benefit payable on any one loss is subject to an aggregate limit of two (2) times the Principal Sum of the Platinum MasterCard/Visa platinum Cardholder.

Loss: means actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable loss of sight, speech or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index fingers. The life benefit provides coverage in the event of a Covered Person's death. If a Covered Person's body has not been found within one year of disappearance, stranding, sinking, or wreckage of any Common Carrier in which the Covered Person was covered as a passenger, then it shall be presumed, subject to all other provisions and conditions of this coverage, the Covered Person suffered loss of life.

Injury: means bodily injury resulting directly and independently of all other causes from an accident which occurs while the Covered Person is covered under this policy.

Covered Trip: means a trip a) while the Covered Person is riding on a Common Carrier as a passenger and not as a pilot, operator or crew member and b) charged to your Platinum MasterCard/Visa Platinum card; and c) that begins and ends at the places designated on the ticket purchased for the trip. Covered Trip will also include travel on a Common Carrier (excluding aircraft), directly to, from or at any Common Carrier terminal, which travel immediately precedes departure to or follows arrival at the destination designated on the ticket purchased for the Covered Trip.

Common Carrier means any scheduled airline, land or water conveyance licensed for transportation of passengers for hire. Common Carrier does not include a conveyance

operated for sport, recreation, and/or sightseeing activities or for any travel in any aircraft device for aerial navigation except as expressly provided in the policy.

Exclusions: No payment will be made for any Loss that occurs in connection with, or is the result of: (a) suicide, attempted suicide or intentionally self-inflicted injury; (b) committing or attempting to commit a felony; (c) any sickness or disease; (d) travel or flight on any kind of aircraft or Common Carrier except as a fare-paying passenger in an aircraft or on a Common Carrier operated on a regular schedule for passenger service over an established route; (e) war or act of war, whether declared or undeclared.

Beneficiary: Benefit for Loss of life is payable to your estate, or to the beneficiary designated in writing by you. All other benefits are payable to you. Notice of Claim: Written notice of claim, including your name and policy number (VTA00001) should be mailed to the Plan Administrator within 20 days of a covered Loss or as soon as reasonably possible. The Plan Administrator will send the claimant forms for filing proof of loss.

The Cost: This travel insurance is provided at no additional cost to you by your Financial Institution.

Description Of Coverage: This description of coverage details material facts about a Travel Accident Insurance Policy, which has been established for you and is underwritten by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the master policy, VTA00001, issued to the Specialty Products Trust, which is effective 2/28/00. Any difference between the policy and this description will be settled according to the provisions of the policy.

Questions: Answers to specific questions can be obtained by writing to the **Plan Administrator:**

CBSI Enhancement Services
550 Mamaroneck Avenue
Harrison, New York 10528

Underwritten by:
Virginia Surety Company, Inc.
1000 Milwaukee Avenue
Glenview, IL 60025

General Program Provisions, Travel Accident Insurance:

Travel Accident Insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc. (herein referred to as Company). We reserve the right to change the benefits and features of all these programs.

The Financial Institution or the Company can cancel or choose not to renew the Insurance coverages for all Insureds. If this happens, the Financial Institution will notify the account holder at least 30 days in advance of the expiration of the policy. Such notices need not be given if substantially similar replacement coverage takes effect without interruption and is provided by the same insurer. Insurance benefits will still apply to Covered Trips commenced prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. Travel Accident Insurance does not apply if Your Platinum MasterCard/Visa Platinum card privileges have been suspended or cancelled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or cancelled provided all other terms and conditions of coverage are met.

Coverage will be void if, at any time, the accountholder has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the account holder's interest herein, or in the case of any fraud or false swearing by the Insured relating thereto. No person or entity other than the account holder shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage.

No action at law or in equity shall be brought to recover on this coverage prior to the expiration of 60 days after proof of loss has been furnished in accordance with the requirements of this Description of Coverage.

The Company, at its expense, has the right to have you examined as often as reasonably necessary while a claim is pending. The Company may also have an autopsy made unless prohibited by law.

0% INTRO APR** for Purchases and Balance Transfers

YOUR CHOICE

The Power of Platinum

- No Annual Fee
- Extend Your Buying Power and Carry Less Cash
- Exclusive Platinum Benefits

Optional Platinum Rewards for a one-time \$19 enrollment fee.

— OR —

Earn Cash Rewards for Your Purchases

- No Annual Fee
- Automatic 1% Cash Back from DAY ONE
- Generous Credit Lines

Sign up today!

Call **1-866-274-2328** or
complete and mail the
attached application.

** See disclosures for intro APR details.

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 535 CINCINNATI OH

POSTAGE WILL BE PAID BY ADDRESSEE

MD: 1MOB1N
CARD CENTER
38 FOUNTAIN SQUARE PLAZA
CINCINNATI OH 45273-9276

