

**Kentucky Telco VISA Platinum  
SUMMARY OF TERMS**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.90%, 9.90%, 11.90%, 14.90%, or 17.90%</b> based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>8.90%, 9.90%, 11.90%, 14.90%, or 17.90%</b>
<b>APR for Cash Advances</b>	<b>8.90%, 9.90%, 11.90%, 14.90%, or 17.90%</b>
<b>Penalty APR</b>	<b>NONE</b>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	<b>NONE</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

<b>Fees</b>	
<b>Annual Fee</b>	<b>NONE</b>
<b>Transaction Fees</b>	
• Balance Transfer	<b>NONE</b>
• Cash Advance	<b>NONE</b>
• Foreign Transaction	1% of each transaction in U.S. dollars
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$25</b>
• Returned Payment	Up to <b>\$25</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new transactions).” Please see Card Member Agreement Terms and Conditions for more details.

The information about the cost of the card described in the application is accurate as of March 1, 2012.