

CHANGES TO YOUR CREDIT CARD AGREEMENT

Please read this document carefully and keep it with your Credit Card Agreement. Except as amended below, the terms of your Credit Card Agreement remain in effect. If there is a conflict, the terms in this Amendment will prevail.

TRANSACTION FEE FINANCE CHARGES

What Is Happening:

We are increasing certain transaction fees on your account.

Amendment to Your Credit Card Agreement:

Effective on **June 1, 2009**, the transaction fee (**FINANCE CHARGE**) we assess on each of the transactions identified below will be equal to **4%** of each such transaction (Fee: Min. **\$10**):

- ATM Cash Advances
- Balance Transfers
- Bank Cash Advances
- Cash Equivalents
- Check Cash Advances
- Direct Deposit Cash Advances
- Wire Transfer Purchases

FOREIGN TRANSACTION FEE

What Is Happening:

We are expanding the definition of "Foreign Transactions" to include transactions in U.S. dollars if they are made or processed outside of the United States. As a result, these transactions (posting on or after June 1, 2009) will be subject to the Foreign Transaction Fee, currently **3%** of the U.S. dollar amount of each such Foreign Transaction. This fee is in addition to any other applicable transaction fee.

Amendment to Your Credit Card Agreement:

Effective on **June 1, 2009** we are replacing the definition of "Foreign Transactions" in the section of your Agreement titled *Words Used Often in this Agreement* with the following:

- "Foreign Transaction" means any transaction made in a foreign currency, and any transaction made in U.S. dollars if the transaction is made or processed outside of the United States. Foreign transactions include, for example, online purchases from foreign merchants.

CHANGES TO YOUR WORLDPPOINTS REWARDS PROGRAM

Effective **July 1, 2009**, the following changes will be made to your account:

Travel Rewards

Basic Air Rewards

You will no longer be able to redeem Points for Basic Air Rewards. If you wish to redeem Points for air travel, you must now use our more popular FlexAir Rewards. FlexAir Rewards allows you to pick the flight of your choice at any time you wish to travel with no restrictions.