

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 the effective date of January 1, 2019. You can call Us at (636) 916-8300 or write Us at 1232 Wentzville Parkway, Wentzville, MO 63385 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

<p>Annual Percentage Rate (APR) For Purchases</p>	<p>Premier Low Rate Platinum VISA: <u>9.99</u> % - <u>18.00</u> % based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Signature Rewards VISA: <u>11.99</u> % - <u>18.00</u> % based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>BlueForward Platinum VISA: <u>14.99</u> % This APR will vary with the market based on the Prime Rate.</p> <p>BlueSecured Platinum VISA: <u>17.99</u> % This APR will vary with the market based on the Prime Rate.</p>
<p>APR For Balance Transfers</p>	<p>Premier Low Rate Platinum VISA: <u>3.99</u> % Introductory APR for <u>12</u> months. After that Your APR will be <u>12.99</u> % - <u>18.00</u> % based on Your creditworthiness at the time Your Account was established. This APR will vary with the market based on the Prime Rate.</p> <p>Signature Rewards VISA: <u>3.99</u> % Introductory APR for <u>12</u> months. After that Your APR will be <u>14.99</u> % - <u>18.00</u> % based on Your creditworthiness at the time Your Account was established. This APR will vary with the market based on the Prime Rate.</p> <p>BlueForward Platinum VISA: <u>N/A</u> % This APR will vary with the market based on the Prime Rate.</p> <p>BlueSecured Platinum VISA: <u>N/A</u> % This APR will vary with the market based on the Prime Rate.</p>
<p>APR For Cash Advances</p>	<p>Premier Low Rate Platinum VISA: <u>12.99</u> % - <u>18.00</u> % based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Signature Rewards VISA: <u>14.99</u> % - <u>18.00</u> % based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>BlueForward Platinum VISA: <u>N/A</u> % This APR will vary with the market based on the Prime Rate.</p> <p>BlueSecured Platinum VISA: <u>N/A</u> % This APR will vary with the market based on the Prime Rate.</p>
<p>Penalty APR And When it Applies</p>	<p>18.00%</p> <p>This APR may be applied if: 1) You make a late payment.</p> <p>How Long Will The Penalty APR Apply? If Your APR is increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will also apply indefinitely unless You make the next 6 consecutive minimum payments when due.</p>

SEE PAGE 2 for more important information about Your Account.

Interest Rate and Interest Charges (continued)

How to Avoid Paying Interest on Purchases	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 owed within 25 days of Your statement closing date.
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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.
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Fees

Transaction Fees <ul style="list-style-type: none">• Cash Advance• Foreign Transaction	2.00% of each cash advance, (\$10.00 minimum - \$25.00 maximum) 1.00% of each foreign currency transaction in U.S. Dollars. 1.00% of each U.S. Dollar transaction that occurs in a foreign country.
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Penalty Fees <ul style="list-style-type: none">• Late Charge• Returned Payment	Up to \$18.00 Up to \$27.00
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How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

SEE PAGE 1 for more important information about Your Account.