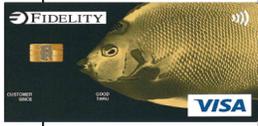
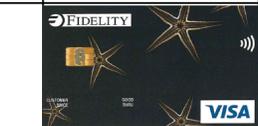
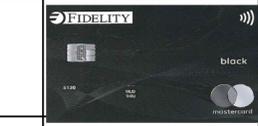
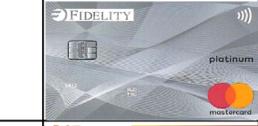
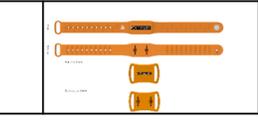


Card Type	Card	Freedom Points	Additional Fidelity Benefits	Balance Transfer Interest Rate	Annual Interest rate - Purchase	Annual Interest rate - Cash Advance	Annual Interest rate -Revolving Balance	Annual Interest rate -Past Due Balance	Membership Fee	Additional Membership Fee	Cash Advance Fee	Quasi Cash Advance Fee	Late Fee	Overlimit Fee	Dispute Fee	Service Charge	Credit Report	Load Fee	POS Fee	Inactive/Dormancy Fee	
<b>VISA</b>																					
VISA Gold		\$1 spent = 1 Freedompoint	No	16%	18%	19%	18%	21%	\$99.00	\$49.50	3.30% or \$11.00 whichever is greater	3.30% or \$11.00 whichever is greater	\$33.00	\$33.00	\$27.50	\$27.50	\$44.00	\$0.00	\$0.00	\$0.00	
VISA Classic		\$1 spent = 1 Freedompoint	No	16%	18%	19%	18%	21%	\$55.00	\$38.50	3.30% or \$11.00 whichever is greater	3.30% or \$11.00 whichever is greater	\$33.00	\$33.00	\$27.50	\$27.50	\$44.00	\$0.00	\$0.00	\$0.00	
VISA-ISAVE		\$1 spent = 1 Freedompoint	10% Cash Back on Annual Interest Paid	16%	18%	19%	18%	21%	\$55.00	\$38.50	3.30% or \$11.00 whichever is greater	3.30% or \$11.00 whichever is greater	\$33.00	\$33.00	\$27.50	\$27.50	\$44.00	\$0.00	\$0.00	\$0.00	
VISA-ISMART		\$1 spent = 1 Freedompoint	No	16%	14%	14%	14%	21%	\$55.00	\$38.50	3.30% or \$11.00 whichever is greater	3.30% or \$11.00 whichever is greater	\$33.00	\$33.00	\$27.50	\$27.50	\$44.00	\$0.00	\$0.00	\$0.00	
VISA Debit		No	No	0%	0%	0%	0%	0%	\$0.00	\$0.00	\$3.30 - Other Banks ATMs	\$3.30	\$0.00	\$0.00	\$0.00	\$27.50	\$0.00	\$0.00	\$0.00	\$0.00	
VISA Prepaid		\$1 spent = 1 Freedompoint	No	0%	0%	0%	0%	0%	\$38.50	\$16.50	\$3.30 - Other Banks ATMs	\$3.30	\$0.00	\$0.00	\$0.00	\$27.50	\$0.00	\$2.20	\$0.55	\$2.75	
<b>MasterCard</b>																					
MasterCard Black		\$1 spent = 1 Freedompoint	No	16%	16%	16%	16%	18%	\$320.00	\$165.00	3.30% or \$11.00 whichever is greater	3.30% or \$11.00 whichever is greater	\$33.00	\$33.00	\$27.50	\$27.50	\$44.00	\$0.00	\$0.00	\$0.00	
MasterCard Platinum		\$1 spent = 1 Freedompoint	No	16%	16%	16%	16%	18%	\$187.00	\$93.50	3.30% or \$11.00 whichever is greater	3.30% or \$11.00 whichever is greater	\$33.00	\$33.00	\$27.50	\$27.50	\$44.00	\$0.00	\$0.00	\$0.00	
MasterCard- Prepaid		\$1 spent = 1 Freedompoint	No	0%	0%	0%	0%	0%	\$27.50	\$16.50	\$3.30 - Other Banks ATMs	\$3.30	\$0.00	\$0.00	\$0.00	\$27.50	\$0.00	\$2.20	\$0.55	\$2.75	
MasterCard- Payroll		\$1 spent = 1 Freedompoint	No	0%	0%	0%	0%	0%	\$11.00	\$6.60	\$1.65 - Other Banks ATMs	\$3.30	\$0.00	\$0.00	\$0.00	\$27.50	\$0.00	\$2.20	\$0.55	\$2.75	
MasterCard Business		\$1 spent = 1 Freedompoint	No	16%	18%	18%	18%	21%	\$187.00	\$93.50	3.30% or \$11.00 whichever is greater	3.30% or \$11.00 whichever is greater	\$66.00	\$33.00	\$27.50	\$27.50	\$44.00	\$0.00	\$0.00	\$0.00	
MasterCard Business Black		\$1 spent = 1 Freedompoint	No	16%	16%	16%	16%	18%	\$330.00	\$165.00	3.30% or \$11.00 whichever is greater	3.30% or \$11.00 whichever is greater	\$66.00	\$33.00	\$27.50	\$27.50	\$44.00	\$0.00	\$0.00	\$0.00	
MasterCard-Wearables		\$1 spent = 1 Freedompoint	No	0%	0%	0%	0%	0%	\$16.50	N/A	N/A	N/A	\$0.00	\$0.00	\$0.00	\$27.50	\$0.00	\$2.20	\$0.11	\$2.75	