

	FirstCard Visa Platinum (for members age 15-22)	Visa Platinum	Member Rewards MasterCard
Interest Rates and Interest Charges			
Annual Percentage Rate (APR) for Purchases	9.99%	7.00% to 18.00% when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	8.00% to 18.00% when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	9.99%	7.00% to 18.00% when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	8.00% to 18.00% when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	9.99%	7.00% to 18.00% when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.	8.00% to 18.00% when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None	None	None
Minimum Interest Charge	None	None	None
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 any interest on purchases if you pay your entire balance by the due date each month		
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard		
Fees			
Annual Fee	None	None	None
Transactions Fees	None	None	None
Balance Transfer	None	None	None
Cash Advance	None	None	None
Foreign Transaction	Up to 1% of transaction amount	Up to 1% of transaction amount	Up to 1% of transaction amount
Penalty Fees	None	None	None
Late Payment	Up to \$35	Up to \$35	Up to \$35
Returned Payment	Up to \$35	Up to \$35	Up to \$35
Over-the-Credit Limit	None	None	None

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases).