

Interest Rates and Interest Charges		
Annual Percentage Rate (APR) for Purchases	VISA Classic Card 6.99% to 17.99% APR This APR is based on your creditworthiness. ¹	VISA Rewards Scorecard 8.99%-17.99% APR This APR is based on your creditworthiness. ¹
APR for Balance Transfers	APR for Balance Transfers² on the VISA Classic Card and the VISA Rewards Scorecard is the same as the APR for purchases. This APR is based on your creditworthiness.	
APR for Cash Advances	APR for Cash Advances² on the VISA Classic Card and the VISA Rewards Scorecard is the same as the APR for purchases. This APR is based on your creditworthiness.	
Penalty APR	None	None
Paying Interest	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 balances 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
Transaction Fees	
Balance Transfer	None
Cash Advance	None
Foreign Transaction	1% of the transaction amount in US dollars
Penalty Fees	
Late Payment	\$20
NSF Check Fee	\$25
Other Fees	
Collection	For collection accounts, cardholder will be charged the Attorney's fee plus costs or other collection fees. ⁵
Replacement Card Fee	\$5.00

How we will calculate your balance: We use a method called "average daily balance (including new Purchases)." See your Cardmember agreement for more details.

Loss of introductory APR: Initial APR upon account opening is fixed for a 12 month period. After 12 months, the APR is subject to change based on your creditworthiness.

Billing rights: Information pertaining to your rights to dispute transactions and how to exercise those rights is included in your Cardmember Agreement.

Please note: The information about the costs of the cards described in this disclosure is accurate as of 7/1/2010. This information may have changed after that date. To learn what may have changed, call us at 412.488.2525, visit our website at www.riverset.com or stop by one of our branches to speak with a staff member.

Rates, Fees and Terms May Change: We have the right to change the account terms (including APR) in accordance with your Cardmember Agreement.

- 1 APR = Annual Percentage Rate. Rate is based on your creditworthiness. After the initial 12 month period, rate may change upon review of your credit report.
- 2 Annual Percentage Rate for Balance Transfers and Cash Advances is the same as the APR for purchases. All balance transfers and cash advances will accrue interest from the day the advance or transfer was made.