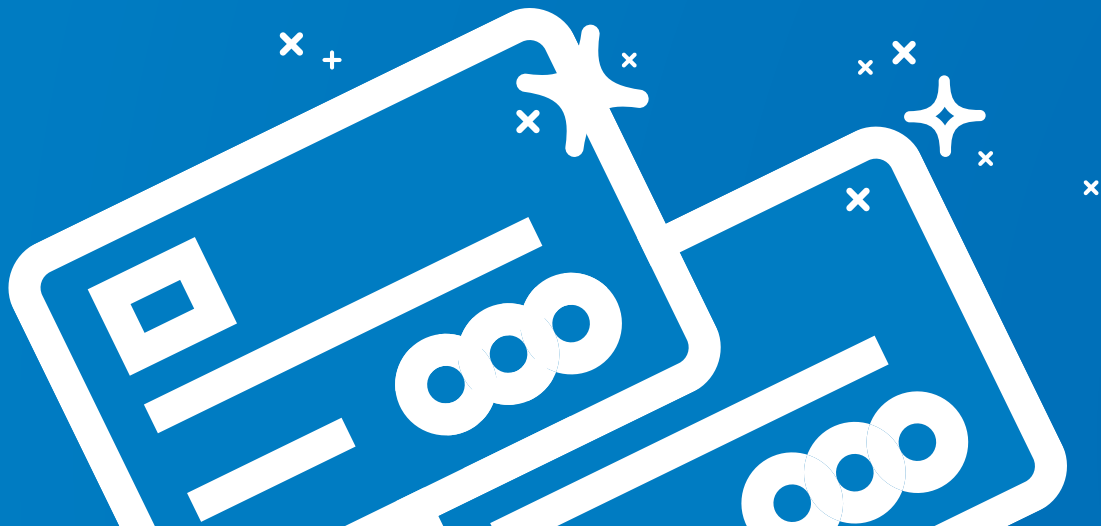


# DUST OFF YOUR CREDIT CARDS

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**\$0**  
transfer fee

**LOW**  
intro rate  
on purchases



Start saving with low rates and pay down balances faster with a TwinStar Visa® Platinum card!

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***\$0 fees on balance transfers.***

Take advantage of low rates and transfer a high-interest credit card with no balance transfer fees.

***Also receive these great benefits with our Visa cards:***



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\*APR = Annual Percentage Rate. All rates based on approved credit. Method of Balance Computation: Average Daily Balance (including current purchases). Minimum Payment: 3% of the balance or minimum \$25 whichever is greater. Late Payment Fee: Payments more than 4 days past due will be charged \$20.00. The fixed introductory rate applies to new purchases posted to a new Visa account for 180 days from the account open date. Your rate for purchases and unpaid balances after the 180-day introductory period will be adjusted to non-introductory rates. Rates are subject to change quarterly. The index is The Wall Street Journal Western Edition Prime Rate as of: February 28; May 31; August 31; November 30 of each calendar year, plus the margin. Rates are subject to change: March 10; June 10; September 10; and December 10 of each calendar year. <sup>1</sup> No one can prevent all identity theft.