

Interest Rates and Interest Charges		Visa®
Annual Percentage Rate (APR) for Purchases	15.49% Fixed	
APR for Balance Transfers	15.49% Fixed	
APR for Cash Advances	15.49% Fixed	
Penalty APR and When it Applies	16.99% for accounts 60 days or more delinquent This APR may be applied to your account if you: 1) Make a late payment; 2) Go over your credit limit; 3) Make a payment that is returned; or 4) Do any of the above on another account that you have with us. How Long Will the Penalty APR Apply?: If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.	
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will be charging interest on balance transfers and/or cash advances on the transaction date.	
Minimum Interest Charge	None	
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 web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .	
Fees		Visa®
Annual Fee	None	
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer: None • Cash Advances: Either \$5.00 or 2% of the amount of each cash advance, whichever is greater. • Foreign Transaction: 3% of each transaction in U.S. dollars. 	
Penalty Fees	<ul style="list-style-type: none"> • Late Payment: Up to \$35.00 • Over-the-Credit-Limit: None • Returned Payment: Up to \$25.00 	
Other Fees	None	

How We Will Calculate Your Balance: We use a method called “average daily balance” (including new purchases). *An explanation of this method is provided in your account agreement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.