



## Visa Credit Card Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	<p>Platinum – <b>9.99%</b></p> <p>Secured – <b>16.99%</b></p> <p>Traditional – <b>10.99% - 16.99%</b></p> <p>When you open your account based on your credit worthiness</p>
Penalty APR and When it Applies	<p>PLATINUM: <b>11.99%*</b></p> <p>SECURED: <b>19.99%*</b></p> <p>TRADITIONAL: <b>13.99% - 19.99%*</b></p> <p>When you open your account based on your credit worthiness</p> <p>*This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> <li>1) Make a late payment</li> <li>2) Go over your credit limit</li> <li>3) Make a payment that is returned</li> <li>4) Do any of the above on another account that you have with us</li> </ol> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
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.
Minimum Interest Charges	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
Fees	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<p>None</p> <p>None</p> <p>None</p>
Penalty Fees	
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit-Limit</li> <li>• Returned Payment</li> </ul>	<p>\$15.00</p> <p>\$10.00</p> <p>\$30.00</p>