

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa® Rewards – Preferred Secured 4.25% Visa® Rewards – Plus 9.00% based on your credit worthiness. Visa® Rewards – Classic 10.00% based on your credit worthiness. Visa® Rewards – Chance 18.00% based on your credit worthiness.
APR for Balance Transfers	Visa® Rewards – Preferred Secured 4.25% Visa® Rewards – Plus 9.00% based on your credit worthiness. Visa® Rewards – Classic 10.00% based on your credit worthiness. Visa® Rewards – Chance 18.00% based on your credit worthiness.
APR for Cash Advances	Visa® Rewards – Preferred Secured 4.25% Visa® Rewards – Plus 9.00% based on your credit worthiness. Visa® Rewards – Classic 10.00% based on your credit worthiness. Visa® Rewards – Chance 18.00% based on your credit worthiness..
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 Charge	If you are charged interest, there is no minimum interest charge.
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 website of the Consumer Financial Protection Bureau at: www.consumerfinance.gov/learnmore

Fees	
Annual Fee	None
Transaction Fees	
• Balance Transfer	None
• Cash Advance	2% of Amount Advanced
• Foreign Transaction	1% of each currency transaction in U.S. dollars.
Penalty Fees	
• Late Payment	Up to \$25
• Over-the-Credit Limit	None

How we will calculate your balance: We use the method called “average daily balance (including new purchases).”

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

Other Disclosures

Late Payment: **\$25** or the amount of the required minimum payment, whichever is less, if we do not receive your payment by the due date listed on your billing statement.

Card Replacement Fee: **\$5**