

Interest Rates and Interest Charges			
	Visa [®]	Visa Gold [®]	Visa Platinum [®]
Annual Percentage Rate (APR) for Purchases Your rate will be based on your creditworthiness.	11.90% Fixed	8.90% Fixed	7.99% Fixed
APR for Balance Transfers Your rate will be based on your creditworthiness.	11.90% Fixed	8.90% Fixed	7.99% Fixed
APR for Cash Advances Your rate will be based on your creditworthiness.	11.90% Fixed	8.90% Fixed	7.99% Fixed
Penalty APR and When it Applies	N/A		
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 interest on retail purchases and/or balance transfers if you pay your entire balance by the due date. We will begin charging interest on cash advances on the transaction date.		
Minimum Interest Charge	N/A		
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 [®]	Visa Gold [®]	Visa Platinum [®]
Annual Fee	N/A	N/A	N/A
Membership Fee	N/A	N/A	N/A
Transaction Fees	N/A		
<ul style="list-style-type: none"> • Balance Transfer • Cash Advances • Foreign Transaction 	N/A N/A Up to 1.0% of each transaction in U.S. Dollars		
Penalty Fees	N/A		
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Limit • Returned Payment 	Up to \$20.00 N/A Up to \$15.00		
Other Fees	N/A		

How We Will Calculate Your Balance: We use a method called "average daily balance" (excluding new purchases).

*An explanation of this method is provided in your account agreement and on the reverse side of each statement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement and on the reverse side of each statement..