

Interest Rates and Interest Charges	Visa® Gold and Visa® Platinum
Annual Percentage Rate (APR) for Purchases	11.90%
APR for Balance Transfers	11.90%
APR for Cash Advances	15.90%
Penalty APR and When it Applies	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.00
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® Gold and Visa® Platinum
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> <li data-bbox="97 892 300 924">• Balance Transfer <li data-bbox="97 966 284 997">• Cash Advances <li data-bbox="97 1039 332 1071">• Foreign Transaction <li data-bbox="97 1113 267 1144">• Pay by Phone 	None Up to 4.0% of the amount advanced (\$2.00 minimum, \$100.00 maximum) Up to 1.0% of each transaction in U.S. dollars None
Penalty Fees <ul style="list-style-type: none"> <li data-bbox="97 1270 267 1302">• Late Payment <li data-bbox="97 1344 349 1375">• Over-the-Credit-Limit <li data-bbox="97 1417 316 1449">• Returned Payment 	Up to \$15.00 None None
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.