

Interest Rates and Interest Charges	Visa® Platinum
Annual Percentage Rate (APR) for Purchases	7.80% Fixed
APR for Balance Transfers	7.80% Fixed
APR for Cash Advances	7.80% Fixed
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 retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances and/or balance transfers 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® Platinum
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advances • Foreign Transaction 	None None None
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	Up to \$10.00 None Up to \$20.00
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.
The minimum monthly payment is **\$15.00** or **3%** of your outstanding balance, whichever is greater.