

Interest Rates and Interest Charges	Visa®
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>5.90%</b> Introductory Rate until 6 months, after that <b>9.90%</b>
<b>APR for Balance Transfers</b>	None
<b>APR for Cash Advances</b>	<b>18.90%</b> Fixed
<b>Penalty APR and When it Applies</b>	None
<b>How to Avoid Paying Interest</b>	Your due date is at least <b>8</b> days after the close of each billing cycle. We will not charge you interest on retail purchases, cash advances and balance transfers if you pay your entire balance by the due date.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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	Visa®
<b>Annual Fee</b>	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advances</li> <li>• Foreign Transaction</li> </ul>	None  Up to <b>\$10.00</b> or <b>2.0%</b> of the amount advanced.  Up to <b>1.0%</b>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit-Limit</li> <li>• Returned Payment</li> </ul>	Up to <b>\$29.00</b>  None  Up to <b>\$29.00</b>
<b>Other Fees</b> <ul style="list-style-type: none"> <li>• Pay by Phone</li> </ul>	<b>\$10.00</b>

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.

**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.