

Interest Rates and Interest Charges		Visa® & Visa® Gold
Annual Percentage Rate (APR) for Purchases		<b>9.96%</b> Fixed
APR for Balance Transfers		<b>9.96%</b> Fixed
APR for Cash Advances		<b>9.96%</b> Fixed
Penalty APR and When it Applies	None	
How to Avoid Paying Interest on Purchases	Your due date is at least <b>25</b> days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date (Grace Period) each month.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than <b>\$0.00</b>	
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .	
Fees		Visa® & Visa® Gold
Annual Fee		None
Transaction Fees		
• Balance Transfer	None	
• Cash Advances	Up to <b>\$10.00</b> or <b>2.0%</b> of the amount advanced, whichever is less.	
• Foreign Transaction	Up to <b>1.0%</b> on a double currency transaction (converting the US dollar) and <b>0.08%</b> per transaction on single currency transactions (US dollar has not been converted)	
Penalty Fees		
• Late Payment	Up to <b>\$17.00</b>	
• Over-the-Credit-Limit	No account will be allowed to exceed assigned credit limit.	
• Returned Payment	Up to <b>\$25.00</b>	
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.

**Military Lending Act:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).