



# VISA

## PLATINUM

DISCLOSURES REQUIRED BY FEDERAL LAW

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>8.90% APR to 18.90% APR</b> , based on your credit worthiness
APR for Balance Transfers	<b>8.90% APR to 18.90% APR</b> , based on your credit worthiness
APR for Cash Advances	<b>8.90% APR to 18.90% APR</b> , based on your credit worthiness
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 if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date. You cannot avoid paying interest on Cash Advances.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

Fees	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> <li>• Cash Advance: None</li> <li>• Balance Transfers: None</li> <li>• Foreign Transaction: 2% of each transaction in U.S. dollars.</li> </ul>
Penalty Fees	<ul style="list-style-type: none"> <li>• Late Payment: Up to \$25</li> <li>• Returned Payment: Up to \$25</li> </ul>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).”