

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	VISA Platinum: % VISA Classic: % VISA Student: %
APR for Balance Transfers	VISA Platinum: % VISA Classic: % VISA Student: %
APR for Cash Advances	VISA Platinum: % VISA Classic: % VISA Student: %
Penalty APR and When it Applies	VISA Platinum: % VISA Classic: % VISA Student: % This APR may be applied to your account if you: <ol style="list-style-type: none"> 1) Make a late payment; 2) Go over your credit limit twice in a six-month period; 3) Make a payment that is returned; or 4) Do any of the above on another account that you have with us. How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

Fees	
Annual Fee	None
Transaction Fees ♦ Balance Transfer ♦ Cash Advance ♦ Foreign Transaction	3% of the amount of each transfer 3% of the amount advanced None
Penalty Fees ♦ Late Payment ♦ Over-the-Credit Limit ♦ Returned Payment	\$25.00 None \$25.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." **See your account agreement for more details.**

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.