

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	VISA Platinum: 11.90% VISA Classic: 14.90% VISA Student: 15.90%
APR for Balance Transfers	VISA Platinum: 11.90 % VISA Classic: 14.90 % VISA Student: 15.90 %
APR for Cash Advances	VISA Platinum: 11.90 % VISA Classic: 14.90 % VISA Student: 15.90 %
Penalty APR and When it Applies	17.90 % This APR may be applied to your account if you: <ol style="list-style-type: none"> 1) Make a late payment; or 2) Make a payment that is returned <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will apply indefinitely unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.</p>
Paying Interest	We will not charge you interest on purchases if you pay your entire balance owed each month within 25 days of your statement closing date. For all Feature Categories, we will begin charging interest on balance transfers and cash advances 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	
Transaction Fees <ul style="list-style-type: none"> ♦ Balance Transfer ♦ Cash Advance 	3% of the amount of each transfer 3% of the amount advanced
Penalty Fees <ul style="list-style-type: none"> ♦ Late Payment ♦ Returned Payment 	\$25.00 \$27.00

How We Will Calculate Your Balance: We use a method called "average daily balance (excluding 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.