

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>VISA Platinum: %</p> <p>VISA Classic: %</p> <p>VISA Student: %</p>
APR for Balance Transfers	<p>VISA Platinum: % introductory APR on balance transfers initiated during the Promotional Period of January 1, 2019 through March 29, 2019. This rate will apply to the balance on any balance transfer transactions conducted during the Promotional Period for a period of twelve (12) months beginning on the date you initiate the balance transfer. Thereafter, the balance remaining will be subject to the rate of 7.99% in effect until the balance of the balance transfer transactions initiated during the Promotional Period has been paid in full. After the Promotional Period of January 1, 2019 through March 29, 2019, your APR will be % on all other balance transfers.</p> <p>VISA Classic: % introductory APR on balance transfers initiated during the Promotional Period of January 1, 2019 through March 29, 2019. This rate will apply to the balance on any balance transfer transactions conducted during the Promotional Period for a period of twelve (12) months beginning on the date you initiate the balance transfer. Thereafter, the balance remaining will be subject to the rate of 7.99% in effect until the balance of the balance transfer transactions initiated during the Promotional Period has been paid in full. After the Promotional Period of January 1, 2019 through March 29, 2019, your APR will be % on all other balance transfers.</p> <p>VISA Student: % introductory APR on balance transfers initiated during the Promotional Period of January 1, 2019 through March 29, 2019. This rate will apply to the balance on any balance transfer transactions conducted during the Promotional Period for a period of twelve (12) months beginning on the date you initiate the balance transfer. Thereafter, the balance remaining will be subject to the rate of 7.99% in effect until the balance of the balance transfer transactions initiated during the Promotional Period has been paid in full. After the Promotional Period of January 1, 2019 through March 29, 2019, your APR will be % on all other balance transfers.</p>
APR for Cash Advances	<p>VISA Platinum: %</p> <p>VISA Classic: %</p> <p>VISA Student: %</p>
Penalty APR and When it Applies	<p>VISA Platinum: %</p> <p>VISA Classic: %</p> <p>VISA Student: %</p> <p>This APR may be applied to your account if you:</p> <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. <p>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.</p>

SEE BACK OF PAGE for more important information about VISA cards

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	During the Promotional Period of January 1, 2019 through March 29, 2019, either \$50 or 3% of the amount of each transfer, whichever is greater. After the Promotional Period, the balance transfer fee will be: 3% of the amount of each transfer
♦ Cash Advance	3% of the amount advanced
♦ Foreign Transaction	None
Penalty Fees	
♦ Late Payment	\$25.00
♦ Over-the-Credit Limit	None
♦ Returned Payment	\$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.

Loss of Promotional APR: For balance transfers, we may end your promotional APR and apply the Penalty APR if you make a late payment or are otherwise in default.