

# Credit Card Application Disclosures



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## INTEREST RATES AND INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances</b>	<b>7.90%</b> - Visa Platinum <b>8.90%</b> - Visa Gold <b>9.90%</b> - Visa Classic Secured <b>9.90%</b> - MasterCard <b>11.90%</b> - Visa Platinum Preferred <b>15.90%</b> - Visa Classic <b>18.00%</b> - Visa Classic Basic
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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	
<b>Annual Fee</b>	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• <b>Foreign Transaction Fee</b></li> </ul>	1% of the US dollar amount of the foreign transaction
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• <b>Late Payment Fee</b></li> <li>• <b>Returned Payment Fee</b></li> </ul>	<b>Up to \$10.00</b> <b>Up to \$10.00</b>

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

Information in this disclosure is effective as of December 18, 2017 and is subject to change.