

Credit Card Application Disclosures



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INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases & Cash Advances	7.90% - Visa Platinum 11.90% - Visa Platinum Preferred 9.90% - Visa Classic Secured
Annual Percentage Rate (APR) for Balance Transfers	0.00% introductory APR for balance transfers made through August 31, 2022* For balance transfers made after that, your APR will be 7.90% (Visa Platinum) For balance transfers made after that, your APR will be 11.90% (Visa Platinum Preferred) For balance transfers made after that, your APR will be 9.90% (Visa Classic Secured)
How to Avoid Paying Interest on Purchases	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.
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 <ul style="list-style-type: none"> Foreign Transaction Fee 	1% of the US dollar amount of the foreign transaction <i>This fee applies to any credit card transaction where the merchant country is different from the country of the card issuer, regardless of whether a currency conversion is performed and even if you initiate the transaction from within the United States.</i>
Penalty Fees <ul style="list-style-type: none"> Late Payment Fee Returned Payment Fee 	Up to \$10.00 Up to \$10.00

*0.00% introductory rate will apply through August 31, 2023, on balance transfers made between July 1, 2022 and August 31, 2022. Standard APR shown above will apply to balance transfers made after August 31, 2022, and will apply to all balance transfer amounts remaining unpaid after August 31, 2023.

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 July 01, 2022 and is subject to change.