

**Interest Rates and Interest Charges**

<b>Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances</b>	<b>4.99%</b> Visa Platinum Secured <b>9.90%</b> Visa Platinum Plus <b>12.90%</b> Visa Platinum <b>14.90%</b> Visa Platinum Gold Series <b>17.90%</b> Visa Platinum Credit Builder/Student Visa <b>18.90%</b> Visa Platinum Classic Series
<b>Penalty APR and When it Applies</b>	NONE
<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 you any interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$.01.
<b>Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard/">http://www.federalreserve.gov/creditcard/</a>

**Fees**

<b>Annual Fee</b>	NONE – Visa Platinum Secured, Visa Platinum Plus, Visa Platinum, Visa Platinum Gold Series <b>\$5</b> Visa Platinum Credit Builder / Student Visa <b>\$25</b> Visa Platinum Classic Series <b>\$35</b> Visa Platinum Membership
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Foreign Transaction</li> </ul>	NONE 1% of each transaction in U.S. dollars
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>	<b>\$10</b> if minimum monthly payment is more than 10 days late NONE <b>\$28</b>
<b>Other Fees</b> <ul style="list-style-type: none"> <li>• "MyPic" Photo Visa Card</li> <li>• Card or PIN rush request</li> <li>• Card or PIN to alternate address</li> <li>• Card Reissue Fee</li> </ul>	<b>\$6.95</b> Origination Fee <b>\$35</b> <b>\$35</b> <b>\$5</b>

**How We Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See your Visa Credit Card Agreement and Federal Truth-in-Lending Disclosure Statement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Visa Credit Card Agreement and Federal Truth-in-Lending Disclosure Statement.