

Interest Rates and Interest Charges	Visa®
Annual Percentage Rate (APR) for Purchases	<p align="center"><b>8.49% - 19.90%</b> Fixed - Based on Approval of Credit</p>
APR for Balance Transfers	<p align="center"><b>8.49% - 19.90%</b> Fixed - Based on Approval of Credit</p>
APR for Cash Advances	<p align="center"><b>8.49% - 19.90%</b> Fixed - Based on Approval of Credit</p>
Penalty APR and When it Applies	None
How to Avoid Paying Interest	Your due date is at least <b>25</b> days after the close of each billing cycle. We will not charge you interest on retail purchases, cash advances and balance transfers if you pay your entire balance by the due date.
Minimum Interest Charge	None
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 web site of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	Visa®
Annual Fee	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advances</li> <li>• Foreign Transaction</li> </ul>	<p>None</p> <p><b>\$5.00</b> or <b>2.0%</b> of the amount advanced, whichever is greater</p> <p>If in Foreign Currency: purchases and cash advances made in foreign currencies will be billed to you in U.S. dollars. Transactions processed outside of the United States, or in a Foreign Currency may be charged a foreign transaction fee, regardless of whether there is a currency conversion associated with the transaction. The conversion rate in dollars will be a rate selected by Visa® from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa® itself receives, or the government mandate rate in effect for the applicable central processing date in each instance, plus a one percentage (<b>1.0%</b>) fee charged by the issuer.</p> <p>If in U.S. Currency: purchases and cash advances made in foreign countries will be billed to you in U.S. dollars. Transactions processed outside of the United States, in U.S. dollars, may be charged a foreign transaction fee of point eight percent (<b>0.8%</b>) regardless of whether there is a currency conversion associated with the transaction.</p>
<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>	<p>Up to <b>\$10.00</b></p> <p>None</p> <p>Up to <b>\$30.00</b></p>
Other Fees	None

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases). \* An explanation of this method is provided in your account agreement.  
**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.