

The following disclosure represents important details concerning your Visa credit card. This statement is incorporated into and becomes a part of your Credit Card Agreement. **We reserve the right to periodically review your credit standing and to increase any rate on your new balances, in accordance with applicable law.**

<b>INTEREST RATES AND INTEREST CHARGES:</b>	
Annual Percentage Rate (APR) for Purchases & Balance Transfers	<b>0.00%</b> Introductory APR for six months from date of account opening. After that, your Standard APR will be <b>11.99% - 18.00%</b> depending on your creditworthiness
APR for Cash Advances	<b>11.99% - 18.00%</b> depending on your creditworthiness
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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 <a href="https://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a>

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b> <ul style="list-style-type: none"> <li>• Annual Fee:</li> </ul>	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer:</li> <li>• Cash Advance:</li> <li>• Foreign Transaction:</li> </ul>	<ul style="list-style-type: none"> <li>• Balance transfers made within six months of account opening: <b>5%</b> of the amount of each transfer. Balance transfers made after six months of account opening: None</li> <li>• <b>3%</b> of the amount of each cash advance (minimum: <b>\$5.00</b>)</li> <li>• <b>1%</b> of each transaction in U.S. dollars</li> </ul>
<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>	<ul style="list-style-type: none"> <li>• Up to \$25.00 if your payment is more than 10 days late.</li> <li>• None</li> <li>• Up to \$25.00 if your payment is returned for any reason.</li> </ul>

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

**Loss of Introductory Rate:** We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.