

# Visa Credit Card Disclosures



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INTEREST RATES AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>%</b> Introductory Rate until After that, your APR will be <b>%</b>
<b>Annual Percentage Rate (APR) for Balance Transfers</b>	<b>%</b> Introductory Rate until After that, your APR will be <b>%</b>
<b>Annual Percentage Rate (APR) for Cash Advances</b>	<b>9.90%</b>
<b>Penalty APR and When It Applies</b>	<b>15.99%</b> This APR may be applied if you miss a payment. <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
<b>Paying Interest</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. We will begin charging interest on cash advances and balance transfers on the transaction date.
<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>Transaction Fees</b> • Cash Advance Fee	<b>\$5.00</b>
<b>Penalty Fees</b> • Late Payment Fee • Over-the-Credit Limit Fee	Up to <b>\$25</b> Up to <b>\$25</b>

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

**Loss of Introductory APR:** We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Account Agreement.

### Additional Information

The Monthly Periodic Rate corresponding to the APRs for Purchases, Balance Transfers, and Credit Advances shown above are as follows:

Purchases – Introductory Periodic Rate:      %; Standard Periodic Rate      %

Balance Transfers - Introductory Periodic Rate:      %; Standard Periodic Rate      %

Cash Advances -      %

These Account Disclosures are part of and integrated with your Visa Credit Card Agreement. We reserve the right to amend the Visa Credit Card Agreement as permitted by law. The above rates and fees are effective as of