

## VISA Credit Card Application Disclosures

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances</b>	<b>7.90% - 15.00% Based on credit worthiness</b>
<b>Penalty APR and When it Applies</b>	<p><b>VISA Platinum – 11.50% (Current Rate)</b>            This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>(1) Make a late payment</li> <li>(2) Go over your credit limit twice in a six month period; or</li> <li>(3) Make a payment that is returned</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APR is increased for any of these reasons, the penalty APR will apply until you make six consecutive minimum payments when due and do not exceed your credit limit during that time period.</p> <p><b>VISA Preferred - None</b>  <b>VISA Classic - None</b>  <b>VISA New Start - None</b></p>
<b>Paying Interest</b>	Your due date is at least 28 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.01.
<b>For Credit Card Tips from Consumer Financial Protection Bureau</b>	To learn more about the 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>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> - Foreign Transaction Fee	<b>1% of each transaction in U.S. Dollars</b>
<b>Penalty Fees</b> - Late Payment Fee - Returned Check Fee	<b>\$25 or 5% of late payment up to \$35, which ever is greater</b> <b>\$25.00</b>
<b>Other Fees</b>	<b>None</b>

**How we will calculate your balance:** We use a method called “average daily balance (including new purchases)”. See account agreement for more details.

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