

Interest Rates and Interest Charges	Visa® Platinum and Visa® Business	
Annual Percentage Rate (APR) for Purchases	<p style="text-align: center;">15.00%</p> This APR will vary with the market based on the Prime Rate*	
APR for Balance Transfers	<p style="text-align: center;">15.00%</p> This APR will vary with the market based on the Prime Rate*	
APR for Cash Advances	<p style="text-align: center;">15.00%</p> This APR will vary with the market based on the Prime Rate*	
Penalty APR and When it Applies	None	
How to Avoid Paying Interest	Your due date is at least 25 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 http://www.consumerfinance.gov/learnmore .	
Fees	Visa® Platinum and Visa® Business	
Annual Fee	None	
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advances • Foreign Transaction 	Up to \$75.00 or 2.0% of the amount transferred. Up to 2.0% of the amount advanced. Up to 1.0%	
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	Up to \$25.00 None Up to \$25.00	
Other Fees	None	

*The prime rate used to determine your APR is the rate published in the Wall Street Journal.
How We Will Calculate Your Balance: We use a method called "average daily balance" (excluding 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.
Military Lending Act: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).