



**Visa Credit Card  
Application and Solicitation Disclosures**

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<p><b>12.75% - 20.75%</b></p> <p>based on your creditworthiness when you open the Account. After that, the rate will vary with the market based on the Prime Rate.</p>
APR for Cash Advances and Balance Transfers	<p><b>12.75% - 20.75%</b></p> <p>based on your creditworthiness when you open the Account. After that, the rate will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 28 days after the close of each billing cycle. We will not charge you any 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.
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="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
FEES	
Annual Fee	<b>None</b>
Transaction Fees	<ul style="list-style-type: none"> <li>• Balance Transfer Fee: None</li> <li>• Cash Advance Fee: <b>\$5.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater</li> <li>• Foreign Transaction Fee: Up to <b>1.80%</b> of the US dollar amount of the foreign transaction.</li> </ul>
Penalty Fees	<ul style="list-style-type: none"> <li>• Late Payment Fee: Up to <b>\$8</b></li> <li>• Returned Payment Fee: Up to <b>\$8</b></li> </ul>

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

Rates accurate as of 1/1/2025