VISA Interest Rates and Interest Changes

Annual Percentage Rate (APR) for Purchases: Platinum – 9.9% Classic – 12.5%

Based on your creditworthiness

APR for Balance Transfers Platinum – **9.9**% Classic – **12.5**%

How to avoid paying interest on Purchases You have at least 25 days after the close of each

statement period to pay your balance in full without being charged interest. There is no grace period for cash

advances.

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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.

VISA Fees

Maintenance & Set up Fees Notice: Some of these set-up and maintenance fees

may be assessed before you begin using your card and will reduce the amount of credit you initially have

available.

Annual Fee None

Additional Card Fee None

VISA Transaction Fees

Balance Transfer Fee None

Cash Advance Fee None

Foreign Transaction Fee Up to 1% of each transaction in U.S. dollars.

Penalty Fees

Late Payment Fee Up to \$25 assessed ten (10) days after due date.

Returned Payment Fee Up to \$25

The minimum monthly payment is 3% of your total new balance but not less than \$25 plus the amount of any unpaid prior payments due. Payments of \$10,000 or greater may not be part of your available credit for three (3) business days. Your payment is due the 16th of every month.

How We Will Calculate Your Balance: We use a method called "average daily balance (including current transactions)." See your 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.

Information contained in this Credit Disclosure is accurate as of 05/11/2017 and is subject to change thereafter. To obtain more recent information, please call us at 765-454-5590.