

Interest Rates and Interest Charges		Visa® Platinum and Visa® Business	
Annual Percentage Rate (APR) for Purchases	9.90% Fixed		
APR for Balance Transfers	9.90% Fixed		
APR for Cash Advances	9.90% Fixed		
Penalty APR and When it Applies	None		
Paying Interest	Your due date is at least <b>25</b> days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances, balance transfers and over the counter cash on the transaction 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .		
Fees	Visa® Platinum	Visa® Business	
Annual Fee	None	None	
Transaction Fees	<ul style="list-style-type: none"> <li>• Balance Transfer Up to <b>3.00%</b> of the amount transferred.</li> <li>• Cash Advances, including Over the Counter Cash Up to <b>3.00%</b> of the amount advanced.</li> <li>• International Transaction Up to <b>1.00%</b> of each transaction in U.S. Dollars</li> </ul>		
Penalty Fees	<ul style="list-style-type: none"> <li>• Late Payment Up to <b>\$25.00</b></li> <li>• Returned Payment None</li> </ul>		
Other Fees	None		

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (excluding new transactions).\* 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.