

VISA® Classic

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	11.67% This APR will vary with the market based on the Prime Rate.*
APR for Balance Transfers	11.67% This APR will vary with the market based on the Prime Rate.*
APR for Cash Advances	21.00%
Paying Interest	Your due date is at least 25 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 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 http://www.consumerfinance.gov/learnmore .

Fees

Annual Fee	None
Transaction Fees	
• Cash Advance	\$10.00 or 3% of the Cash Advance amount, whichever is greater.
• Balance Transfer	None
• Foreign Transaction	3% of the U.S dollar amount of the transaction
Penalty Fees	
• Late Payment	Up to \$29
• Returned Payment	Up to \$29

Effective October 3, 2017, 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). Call 1-888-675-6332 for recorded information.

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

***How We Calculate Variable Rates:** If your account is subject to a Finance Charge, your ANNUAL PERCENTAGE RATE may vary. Your Rate on purchases is determined by adding 8.42% to the “Prime Rate” published in the Wall Street Journal under the “Money Rates” subsection on the last business day of each month.

Other Important Information:

Important Information About Procedures for Opening a New Account: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Communicating with You; Consent to Contact by Electronic and Other Means. You authorize us to contact you for any lawful purpose, including for the collection of amounts owed to us and for the offering of products or services in compliance with our Privacy Notice in effect from time to time. No such contact will be deemed unsolicited. You authorize us to (i) contact you at any address or telephone number (including any wireless or cellular telephone, VoIP or ported landline telephone number) that you may provide to us, or we otherwise obtain by lawful means, from time to time; (ii) use any means of communication, including, but not limited to, postal mail, electronic mail, telephone or other technology, to reach you; (iii) use automatic dialing and announcing devices which may play recorded messages; and (iv) send text messages to your telephone, including any wireless or cellular telephone. Your consent under this paragraph constitutes a material part of our contract with you. You may revoke your consent under this paragraph by notifying us in writing at the address listed on your statement for correspondence.

Credit Review and Reporting: You authorize us to obtain consumer reports on you from consumer reporting agencies for any lawful purpose, including any update, extension of credit, review, or collection of your account. We can do this from time to time while your account is open and after it is closed (if you owe us any money). If you request, you will be informed whether any consumer report was requested and if a report was requested, the name and address of the consumer reporting agency furnishing the report.