

# visa® credit card & federal truth-in-lending disclosure



## INTEREST RATES AND INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.90% - 17.90%</b> APR is based on an evaluation of your creditworthiness and is fixed for the renewal period, which is 2 years.
<b>APR for Balance Transfers</b>	<b>9.90% - 17.90%</b> APR is based on an evaluation of your creditworthiness and is fixed for the renewal period, which is 2 years.
<b>APR for Cash Advances</b>	<b>9.90% - 17.90%</b> APR is based on an evaluation of your creditworthiness and is fixed for the renewal period, which is 2 years.
<b>Penalty APR and When It Applies</b>	<b>None</b>
<b>Paying Interest</b>	My due date is at least 28 days after the close of each billing cycle. You will not charge me any interest on purchases if I pay my entire balance by the due date each month. You will begin charging interest on cash advances and balance transfers on the transaction date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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">http://www.consumerfinance.gov</a>

## FEES

<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> • Balance Transfer • Cash Advance • Foreign Transaction	<b>None</b> <b>None</b> <b>Up to 1% of purchase (Visa charges this fee)</b>
<b>Penalty Fees</b> • Late Payment • Over-the-Credit-Limit • Returned Payment	<b>Up to \$25</b> <b>None</b> <b>Up to \$25</b>

**How Is My Credit Limit Determined:** An evaluation of my creditworthiness.

**How You Will Calculate My Balance:** You will use a method called “average daily balance (including current transactions).”

**Billing Rights:** Information on my rights to dispute transactions and how to exercise those rights is provided in my account agreement.