

Interest Rates and Interest Charges	Visa® Platinum	Visa® Business
Annual Percentage Rate (APR) for Purchases	9.90% Fixed	9.90% Fixed
APR for Balance Transfers	9.90% Fixed	9.90% Fixed
APR for Cash Advances	9.90% Fixed	9.90% Fixed
Penalty APR and When it Applies	None	
Paying Interest	Your due date is at least 25 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 and/or balance transfers 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 http://www.consumerfinance.gov/learnmore .	
Fees	Visa® Platinum	Visa® Business
Annual Fee	None	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer Up to 3.00% of the amount transferred. • Cash Advances (Including Over the Counter Cash) Up to 3.00% of the amount advanced. • International Transaction Up to 1.00% of each transaction in U.S. Dollars 	
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$25.00 • Over the Credit Limit None • Returned Payment None 	
Other Fees	None	

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

Military Lending Act: 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).

Right of Setoff: Lender reserves the right of set off in all my accounts with Lender (whether checking, savings or some other account). This includes any accounts I hold jointly with someone else and all my accounts I may open in the future. However, it does not include IRA or KEOGH accounts or any trust accounts.