

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, 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 http://www.consumerfinance.gov/learnmore .	
Fees	Visa® Platinum	Visa® Business
Annual Fee	None	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advances (Including Over the Counter Cash) • International Transaction 	<ul style="list-style-type: none"> Up to 3.00% of the amount transferred. Up to 3.00% of the amount advanced. Up to 1.00% of each transaction in U.S. Dollars 	
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over the Credit Limit • Returned Payment 	<ul style="list-style-type: none"> Up to \$25.00 None 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.