

Visa® Platinum Disclosures

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	7.80% 9.80% 11.80% When you open your account, based on your creditworthiness
APR for Balance Transfers	7.80% 9.80% 11.80% When you open your account, based on your creditworthiness
APR for Cash Advances	7.80% 9.80% 11.80% When you open your account, based on your creditworthiness
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	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.
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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
Fees	
Annual Fee	None
Penalty Fees	
<ul style="list-style-type: none"> Late Payment 	Up to \$27.00
<ul style="list-style-type: none"> Over-the-Credit Limit 	None
<ul style="list-style-type: none"> Returned Payment 	Up to \$27.00

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”