

## Visa Gold Card Variable Rate Pricing & Terms

### 0% Promotional Offer for 6 Billing Cycles

	<b>Interest Rates and Interest Charges</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>0%</b> Introductory rate for 6 Billing Cycles from the date your account opened based upon credit worthiness.</p> <p><b>12.24% - 19.24%</b> After the promotional period of 6 Billing Cycles, based on Credit worthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>0%</b> Introductory rate for 6 Billing Cycles from the date your account opened based upon credit worthiness.</p> <p><b>12.24% - 19.24%</b> After the promotional period of 6 Billing Cycles, based on Credit worthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases when all prior balances are paid in full by the due date each month. We treat balance transfers as purchases and we impose interest charges on balance transfers in accordance with the method described above. We will begin charging interest on cash advances on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged periodic interest, the charge will be no less than <b>\$2.00</b> . If no finance charge incurred, then charge will be <b>\$0.00</b> .
<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/learnmore">http://www.consumerfinance.gov/learnmore</a>
<b>Annual Fees</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• <b>Balance Transfer</b></li> <li>• <b>Cash Advance Fee</b></li> <li>• <b>Foreign Transaction Fee</b></li> <li>• <b>Phone Payment</b></li> <li>• <b>Minimum Payment</b></li> </ul>	<p><b>3%</b> of Amount Transferred or <b>\$50</b>, whichever is greater, not to exceed <b>\$900</b>. Minimum Balance Transfer <b>\$100</b>.</p> <p>Either <b>\$5</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.</p> <p><b>3%</b> of each transaction in U.S. dollars</p> <p>No charge for automated payments, <b>\$10</b> if assisted by a live representative.</p> <p><b>2.50%</b> of the balance due, or <b>\$25</b>, whichever is greater.</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Returned Payment</b></li> </ul>	<p>Up to <b>\$27</b></p> <p>Up to <b>\$36</b></p>

[ See Page 3 for Additional Terms and Conditions ]

## Visa Platinum Card Variable Rate Pricing & Terms

### 0% Promotional Offer for 6 Billing Cycles

	<b>Interest Rates and Interest Charges</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>0%</b> Introductory rate for 6 Billing Cycles from the date your account opened based upon credit worthiness.</p> <p><b>12.24% - 19.24%</b> After the promotional period of 6 Billing Cycles, based on Credit worthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>0%</b> Introductory rate for 6 Billing Cycles from the date your account opened based upon credit worthiness.</p> <p><b>12.24% - 19.24%</b> After the promotional period of 6 Billing Cycles, based on Credit worthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases when all prior balances are paid in full by the due date each month. We treat balance transfers as purchases and we impose interest charges on balance transfers in accordance with the method described above. We will begin charging interest on cash advances on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged periodic interest, the charge will be no less than <b>\$2.00</b> . If no finance charge incurred, then charge will be <b>\$0.00</b> .
<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/learnmore">http://www.consumerfinance.gov/learnmore</a>
<b>Annual Fees</b>	Up to <b>\$27</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• <b>Balance Transfer</b></li> <li>• <b>Cash Advance Fee</b></li> <li>• <b>Foreign Transaction Fee</b></li> <li>• <b>Phone Payment</b></li> <li>• <b>Minimum Payment</b></li> </ul>	<p><b>3%</b> of Amount Transferred or <b>\$50</b>, whichever is greater, not to exceed <b>\$900</b>. Minimum Balance Transfer <b>\$100</b>.</p> <p>Either <b>\$5</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.</p> <p><b>3%</b> of each transaction in U.S. dollars</p> <p>No charge for automated payments, <b>\$10</b> if assisted by a live representative.</p> <p><b>2.00%</b> of the balance due, <b>\$25</b>, whichever is greater.</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Returned Payment</b></li> </ul>	<p>Up to <b>\$27</b></p> <p>Up to <b>\$36</b></p>

[ See Page 3 for Additional Terms and Conditions ]

## Visa Gold and Platinum Variable Rate Cards Terms and Conditions

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” An explanation of this method is provided in your card regulations.

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

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment, effective on the next statement date after the late payment is received and going forward.

**How We Will Calculate Your Variable APRs:** We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of *The Wall Street Journal* two business days (not weekends or federal holidays) before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your next billing cycle after the Prime Rate changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If *The Wall Street Journal* stops publishing the Prime Rate, we will select a similar reference rate.

**Prime Rate:** Variable APRs are based on the 5.50% Prime Rate as of December 19, 2018.

**Purchase APR:** For Purchase transactions, we add a Margin of 6.74-13.74% to the Prime Rate of 5.50%. The Monthly periodic rate of FINANCE CHARGES will be no less than 1.18667% and no greater than 2.0.

**Cash APR:** For Cash transactions, we add a Margin of 6.74-13.74% to the Prime Rate of 5.50%. The Cash APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of 24.00%. The Daily periodic rate of FINANCE CHARGES will be no less than 0.03901% and no greater than 0.06575%.

**Other:** There is NO grace period for any interest charge imposed on any cash advance.

## Visa Secured Card Pricing & Terms

	<b>Interest Rates and Interest Charges</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>20.99%</b> Fixed
<b>APR for Cash Advances</b>	<b>20.99%</b> Fixed
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases when all prior balances are paid in full by the due date each month. We treat balance transfers as purchases and we impose interest charges on balance transfers in accordance with the method described above. We will begin charging interest on cash advances on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged periodic interest, the charge will be no less than <b>\$2.00</b> . If no finance charge incurred, then charge will be <b>\$0.00</b> .
<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/learnmore">http://www.consumerfinance.gov/learnmore</a>
<b>Annual Fees</b>	Up to <b>\$35</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• <b>Balance Transfer</b></li> <li>• <b>Foreign Fees</b></li> <li>• <b>Phone Payment</b></li> <li>• <b>Minimum Payment</b></li> </ul>	<p><b>3%</b> of Amount Transferred or <b>\$50</b>, whichever is greater, not to exceed <b>\$900</b>. Minimum Balance Transfer <b>\$100</b>.</p> <p><b>NONE</b></p> <p>No charge for automated payments, <b>\$10</b> if assisted by a live representative.</p> <p><b>\$100</b>, or amount due, whichever is less.</p>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Returned Payment</b></li> </ul>	<p>Up to <b>\$27</b></p> <p>Up to <b>\$36</b></p>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” An explanation of this method is provided in your card regulations.

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

**Other:** There is NO grace period for any interest charge imposed on any cash advance.