

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card including our **Credit Card Agreement**. The information about costs of the card is accurate as of 2/1/19. You can contact us toll free at (800) 699-4009 or the address above to inquire if any changes occurred since the effective date.

Interest Rates and Interest Charges:		
	Visa Platinum	Visa Platinum Rewards
Annual percentage rate (APR) for purchases & balance transfers	0% Introductory APR for six months. After that, your APR will be 10.49%, 11.49%, 12.49%, 13.49%, or 18.49% depending on your credit history. This APR will vary with the market based on the Prime Rate.	0% Introductory APR for six months. After that, your APR will be 12.49%, 13.49%, 14.49%, 15.49%, or 20.49% depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for cash advances	20.49% This APR will vary with the market based on the Prime Rate.	22.49% This APR will vary with the market based on the Prime Rate.
Penalty APR and when it applies	23.49% This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you: <ol style="list-style-type: none"> 1. Make a payment that is late 60 days or more; 2. Make a payment that is returned; or 3. Do any of the above on another account that you have with us. How long will the penalty APR apply? If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments. If we increase your APRs for any other reason, we may keep them at this higher level on new balances indefinitely.	
Paying interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.	
Minimum interest charge	If you are charged interest, the charge will be no less than \$1.00.	
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 www.consumerfinance.gov/learnmore .	
Fees:		
Transaction fees	<ul style="list-style-type: none"> • Balance transfer: 3% of the amount of each transfer (minimum: \$10.00) • Cash advance: 5% of the amount of each cash advance (minimum: \$10.00) • Foreign transaction: 2% of each transaction in U.S. dollars 	
Penalty fees	<ul style="list-style-type: none"> • Late payment: Up to \$25.00 if your payment is late. • Returned payment: Up to \$25.00 if your payment is returned for any reason. • Over-the-credit limit: None 	

How we will calculate your balance: We use a method called "average daily balance (including new purchases)."

Loss of introductory rate: We may end your Introductory Rate and apply the Penalty APR if you make a late payment.