

Interest Rates and Interest Charges		
	Visa® Platinum	Visa® Platinum Preferred
Annual Percentage Rate (APR) for Purchases	Introductory Rate <b>0.00%</b> , until 6 months, after that <b>6.99% to 21.99%</b> Fixed - The APR that you may qualify at account opening will depend on your creditworthiness.	Introductory Rate <b>0.00%</b> , until 6 months, after that <b>4.99% to 7.99%</b> Fixed - The APR that you may qualify at account opening will depend on your creditworthiness.
APR for Balance Transfers	Introductory Rate <b>2.99%</b> , until 6 months, after that <b>6.99% to 21.99%</b> Fixed - The APR that you may qualify at account opening will depend on your creditworthiness.	Introductory Rate <b>2.99%</b> , until 6 months, after that <b>4.99% to 7.99%</b> Fixed - The APR that you may qualify at account opening will depend on your creditworthiness.
APR for Cash Advances	<b>6.99% to 21.99%</b> Fixed - The APR that you may qualify at account opening will depend on your creditworthiness.	<b>4.99% to 7.99%</b> Fixed - The APR that you may qualify at account opening will depend on your creditworthiness.
Penalty APR and When it Applies	None	
Paying Interest	Your due date is at least <b>25</b> days after the close of each billing cycle. We will not charge you interest on retail purchases or balance transfers if you pay your entire balance by the due date. We will begin charging interest on cash advances on the transaction date.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than <b>\$1.00</b>	
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .	
Fees		
	Visa® Platinum	Visa® Platinum Preferred
Annual Fee	None	None
Transaction Fees	None	
• Balance Transfer	None	
• Cash Advances	Either <b>\$5</b> or <b>3.0%</b> of the amount of each transfer, whichever is greater. No maximum fee..	
• Foreign Transaction	Up to <b>1.0%</b> of each transaction in U.S. Dollars	
Penalty Fees	None	
• Late Payment	Up to <b>\$35.00</b>	
• Over-the-Credit Limit	None	
• Returned Payment	Up to <b>\$35.00</b>	
Other Fees	None	
• Pay by Phone	Up to <b>\$6</b>	

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

**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 account agreement.

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