



PO Box 5000

Lacey, Washington 98509-5000

(360)943-0740 or (800)642-4014

Important Visa Consumer Credit Card Disclosures

The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of **September 2, 2025**. You can call or write to us at the telephone number or address shown above to inquire if any changes have occurred since the effective date.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	Visa Classic: Your APR will be 10.40% - 16.50% depending on Your creditworthiness at the time You establish Your account. For Cash Advances, we will begin charging interest on the transaction date. Visa Rewards: Your APR will be 11.00% - 18.50% depending on Your creditworthiness at the time You establish Your account. For Cash Advances, we will begin charging interest on the transaction date. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	We will not charge you interest on purchases if you pay your entire balance owed within 25 days from the date of the billing statement.
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 www.consumerfinance.gov/learnmore
Fees	
Transaction Fees <ul style="list-style-type: none">- Foreign Transactions	If a foreign transaction involves a currency conversion, a fee of 1% of the transaction amount will be assessed. If the foreign transaction does not involve a currency conversion, a fee of 0.8% of the transaction amount will be assessed.
Penalty Fees <ul style="list-style-type: none">- Late Payment- Returned Payment	If your payment is late by 15 days or more, you will be charged 5% of the payment due, not to exceed \$25.00 . Up to \$35 .

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