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Visa Rewards Credit Card Rates

IMPORTANT CREDIT CARD APPLICATION DISCLOSURE

The following disclosure represents important details concerning your Credit Card. The information about costs of the Card is accurate as of January 18, 2018. You can call or write us at the telephone number or address shown herein to inquire if any changes have occurred since the effective date.

Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	3.99% Introductory period on balance transfers from December 4, 2017 through March 31, 2018. Introductory rate ends on September 30, 2019. After that, Visa Credit Card: 8.00% - 15.50% based on your creditworthiness when you open your account. This APR will vary with the market based on Prime Rate
Penalty APR and When it Applies	N/A
How to Avoid Paying Interest on Purchases	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 within 25 days from date of billing statement.
Paying Interest	For Cash Advances, we will begin charging interest on the transaction date.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors consider when applying for or using a credit card, visit the website of the CFPB at: www.consumerfinance.gov

FEES:	
Fees to Open or Maintain your Account	
<ul style="list-style-type: none"> Annual Fee: Application Fee: Inactivity Fee: 	<p>None</p> <p>None</p> <p>None</p>
Transaction Fees	
<ul style="list-style-type: none"> Balance Transfer: Cash Advance: Foreign Transaction: 	<p>None</p> <p>None</p> <p>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.</p>
Penalty Fees	
<ul style="list-style-type: none"> Late Payment: Over-the-Credit Limit: Returned Payment: 	<p>If your payment is late by 14 days or more, you will be charged 5% of the payment due not to exceed \$25.00</p> <p>None</p> <p>Up to \$35.00</p>

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

Loss of Introductory APR: N/A

Billing Rights: Refer to Membership and Account Agreement for details on billing-error rights.

Variable Rates: Your Annual Percentage Rate (APR) and corresponding daily periodic rate may increase or decrease if the prime rate as published in the Wall Street Journal (Western Edition) on the last day of the prior month increases or decreases. Your APR will be determined by adding a margin of 3.40% to 6.00% to the index. The APR will never be higher than the maximum rate allowed by law. Any adjustment to the APR will take effect the first day of the new billing cycle. Any increase in the APR will result in a greater number of monthly payments.