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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 1, 2019. 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.

INTEREST RATES AND INTEREST CHARGES:						
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	VISA A+	VISA A	VISA B	VISA C	VISA NEW BORROWER	VISA D
	9.00%	9.50%	11.50%	11.75%	14.50%	16.50%
This APR will vary with the market based on the 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 to 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: 	None None None
Transaction Fees	
<ul style="list-style-type: none"> Balance Transfer : Cash Advance: Foreign Transaction: 	None None 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:: Over-the-Credit Limit: 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 None Up to \$35.00

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.