

VISA DISCLOSURE & PRICING INFORMATION

INTEREST RATES AND INTEREST CHARGES			
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Transfers	<i>Equifax Credit Score</i>	Platinum	Rewards
	750+	7.9%	10.9%
	700 to 749	9.9%	12.9%
	660 to 699	13.9%	16.9%
	<660	17.9%	17.9%
Method for Computing the Balance for Purchases	AVERAGE DAILY BALANCE (including new purchases)		
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers and cash advances 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 Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .		

FEES		
	Platinum	Rewards
Annual Fee	NONE	NONE
Transaction Fees		
• Purchases	NONE	NONE
• Balance Transfer	NONE	NONE
• Cash Advances	NONE	2% or \$10 minimum, whichever is greater
Penalty Fees		
• Late Payment Fee	Up to \$37, 20 days after the due date	
• Returned Payment	\$27	

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” We calculate the daily balance for each of your different balances. To get a daily balance, we take the balance at the end of the previous day, add the interest on the previous day’s balance and new charges, and subtract new credits or payments. We figure the interest charge by multiplying the daily balance by its daily periodic rate each day in the billing period. We then add up all the daily interest charges and the total is the interest charge for the billing period.