

Interest Rates and Interest Charges	Visa® Classic
Annual Percentage Rate (APR) for Purchases	16.90% Fixed
APR for Balance Transfers	16.90% Fixed
APR for Cash Advances	16.90% Fixed
Penalty APR and When it Applies	None
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.00
Consumer Financial Protection Bureau Credit Card Tips	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 http://www.consumerfinance.gov/learnmore .
Fees	Visa® Classic
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advances • International Transaction Fee 	None None Up to 1.0% of transaction amount
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Limit • Returned Payment 	If the minimum required payment is not received within 25 days after the closing date subsequent to the payment due date, a late payment fee up to 5.0% of the unpaid portion of the past due amount will be imposed. None None
Other Fees	None

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 agreement.