

Interest Rates and Interest Charges	Visa® GOLD
Annual Percentage Rate (APR) for Purchases	<b>13.90%</b> Fixed
APR for Balance Transfers	<b>13.90%</b> Fixed
APR for Cash Advances	<b>13.90%</b> Fixed
Penalty APR and When it Applies	None
How to Avoid Paying Interest	Your due date is at least <b>25</b> 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 <b>\$0.00</b>
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	Visa® GOLD
Annual Fee	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advances</li> <li>• International Transaction Fee</li> </ul>	None  None  Up to <b>1.0%</b> of transaction amount
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit-Limit</li> <li>• Returned Payment</li> </ul>	If the minimum required payment is not received within <b>25</b> days after the closing date subsequent to the payment due date, a late payment fee up to <b>5.0%</b> 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.