

Interest Rates and Interest Charges	
Annual Percentage Rate APR for Purchases ¹ APR for Balance Transfers ¹ APR for Cash Advances ¹	11.49% This APR will vary with the market based on the Prime Rate ¹ .
Penalty APR ² and When it Applies	18.49% This APR may be applied to your account if you: 1) Make a late payment that is sixty (60) days past due; or 2) Make a payment that is returned and causing your account to be past due. How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on purchases, balance transfers and cash advances if you pay your entire balance by the due date each month.
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	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none">Balance TransferCash AdvanceForeign Transaction	None None 1% of each transaction in U.S. Dollars (transactions made in foreign currency) 0.8% of each transaction in U.S. Dollars (transactions made in foreign currency, billed in U.S. Dollars)
Penalty Fees <ul style="list-style-type: none">Late PaymentOver-the-Credit LimitReturned Payment	Up to \$15 None None

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your Visa Credit Card Agreement for further details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Visa Credit Card Agreement.

1. The Prime Rate (Index) used to determine the APR is **4.75%**. We will add a Margin of **6.74%**, to determine the above APR, which has a corresponding Daily Periodic Rate currently of **0.0315%**. See your Visa Credit Card Agreement for further details.
2. The Prime Rate (Index) used to determine the Penalty APR is **4.75%**. We will add a Margin of **13.74%**, to determine the above Penalty APR, which has a corresponding Daily Periodic Rate currently of **0.0507%**. See your Visa Credit Card Agreement for further details.

PREScreen & OPT-OUT NOTICE: This “prescreened” offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call Experian toll-free at (888) 567-8688; visit their website www.optoutprescreen.com; or write: Experian P.O. Box 919, Allen, TX 75013.