

Interest Rates and Interest Charges		Visa® Platinum
Annual Percentage Rate (APR) for Purchases	8.75% to 18.00% Fixed	
APR for Balance Transfers	8.75% to 18.00% Fixed	
APR for Cash Advances	8.75% to 18.00% Fixed	
Penalty APR and When it Applies	<p>18.00% - if payment is received over 30 days late 3 times in a 12 month period or 60 days late 1 time.            This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> <li>1) Make a late payment;</li> <li>2) Go over your credit limit;</li> <li>3) Make a payment that is returned; or</li> <li>4) Do any of the above on another account that you have with us.</li> </ol> <p><b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>	
Paying Interest	Your due date is at least 10 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. We will begin charging interest on cash advances on the transaction date. We do not offer balance transfers.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50	
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 web site of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .	
Fees		Visa® Platinum
Annual Fee	n/a	
Transaction Fees		
• Balance Transfer	n/a	
• Cash Advances	n/a	
• Foreign Transaction	n/a	
Penalty Fees		
• Late Payment	Up to \$20.00	
• Over-the-Credit-Limit	Up to \$25.00	
• Returned Payment	Up to \$25.00	
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.

**Military Lending Act:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

**B**uilding a successful financial plan takes the right resources. That's why we work hard to provide you with quality financial services and products. Like our convenient, flexible Visa® Platinum Credit Card. It's accepted at thousands of locations worldwide for just about any type of purchase you can dream up. And, unlike those big out-of-town institutions, our card comes with the personal, friendly service you've come to expect from us. So, whatever your plans, choose the credit card that gives you all the value and buying power you need to get your projects off the drawing board.

***Apply for yours today!***



## **YOU DESERVE THE CREDIT**

Make your new Visa® Platinum your constant traveling companion and you'll always have instant credit at your fingertips. Your new Visa® Platinum is already packed with everything you need to take you anywhere you want to go. From the tiniest boutique to the largest resort, your Visa® Platinum is your ticket to the best.

You'll enjoy more shopping, more fine restaurants, more travel opportunities with your Visa® Platinum, whether you're going across town or around the world.

Accepted around the globe wherever you see the Visa® emblem. You'll benefit from its convenience and security whenever you use your card to travel, shop, or dine. In business or pleasure, you'll find it makes your life a little bit easier.

