

VISA Credit Card Account Disclosure

Interest Rates and Interest Charges		
	VISA PLATINUM, VISA PLATINUM REWARDS, VISA CASH BACK REWARDS	VISA SHARE SECURED
Annual Percentage Rate (APR) for Purchases and Balance Transfers	<p>0.00% introductory APR for six months. After that your APR will be as follows:</p> <p>VISA PLATINUM: 10.24% - 18.00% based on your creditworthiness, this APR will vary with the market based on the Prime Rate.</p> <p>VISA PLATINUM REWARDS: 11.74% - 18.00% based on your creditworthiness, this APR will vary with the market based on the Prime Rate.</p> <p>VISA CASH BACK REWARDS: 14.74% - 18.00% based on your creditworthiness, this APR will vary with the market based on the Prime Rate.</p>	10.24% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	17.99%	
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 cash advances and balance transfers on the transaction date.	
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"> • Cash Advance • Balance Transfer • Foreign Transactions 	None None Up to 1% of the transaction amount.	
Penalty Fees		
<ul style="list-style-type: none"> • Late Payment 	Up to \$25.00	

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”