

| <b>INTEREST RATE AND INTEREST CHARGES</b>  |  |
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| <b>Annual Percentage Rate(APR) for Purchases</b>   | Visa Platinum Rewards & Visa Signature<br><br><b>14.50% to 24.50%</b> when you open your account, based upon creditworthiness. This APR will vary with market based on PRIME*  |
| <b>APR for Balance Transfers</b>   | Visa Platinum Rewards & Visa Signature<br><br><b>14.50% to 24.50%</b> when you open your account, based upon creditworthiness. This APR will vary with market based on PRIME*  |
| <b>APR for Cash Advances</b>   | Visa Platinum Rewards & Visa Signature<br><br><b>14.50% to 24.50%</b> when you open your account, based upon creditworthiness. This APR will vary with market based on PRIME*  |
| <b>Penalty APR and When It Applies</b>   | None<br><br><b>How long will the Penalty APR Apply?</b> Not Applicable   |
| <b>How to avoid paying interest on purchases</b>   | Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay entire balance by the due date each month. We will begin charging interest on cash advances and/or balance transfers on the transaction date. |
| <b>Minimum Interest Charge</b>   | None   |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>  | 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>                         |
| <b>FEES</b>  |  |
| <b>Annual Fees</b>   | <b>None</b>  |
| <b>Transaction Fees</b>  | <b>None</b>  |
| <ul style="list-style-type: none"> <li>• <b>Balance Transfer</b></li> <li>• <b>Cash Advances</b></li> <li>• <b>Foreign Transaction</b></li> </ul>              | <b>\$5.00</b> or <b>3.00%</b> of the amount of each advance, whichever is greater<br><b>1.00%</b> if no currency conversion is done, <b>1.20%</b> if currency conversion is done.  |
| <b>Penalty Fees</b>  |  |
| <ul style="list-style-type: none"> <li>• <b>Late Payment Fee</b></li> <li>• <b>Over the Credit Limit Fee</b></li> <li>• <b>Returned Payment Fee</b></li> </ul> | Up to <b>\$30.00</b><br><b>None</b><br>Up to <b>\$20.00</b>  |
| <b>Other Fees</b>  |  |
| <ul style="list-style-type: none"> <li>• <b>Statement Copy Fee</b></li> <li>• <b>Replacement Card Fee</b></li> </ul>   | <b>\$2.00</b> + tax<br><b>\$10.00</b> + tax  |

**How will we 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.

**Other:** \*The prime rate used to determine your APR is the rate published in the Federal Reserve Journal.