



VISA CREDIT CARD CONSUMER ACCOUNT OPENING DISCLOSURE AGREEMENT

INTEREST RATES AND OTHER CHARGES			
Annual Percentage Rate (APR) for Purchases			
DTI	Tier I	Tier II	Tier III
	740+	700-739	699 and below
25% and below	19.0%	20.0%	21.0%
26%-44%	22.0%	23.0%	24.0%
*45% and above	25.0%	25.0%	25.0%
APR for Balance Transfers		19.0% - 25.0% *Promotional rates may apply	
APR for Cash Advances		19.0% - 25.0%	
Paying Interest		Your due date is at least 21 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 Federal Reserve Board		To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at https://www.federalreserve.gov/creditcard	
FEES			
Set Up and Maintenance Fees <ul style="list-style-type: none">Card Replacement		NONE	
Transaction Fees <ul style="list-style-type: none">Balance Transfer ProcessingCash Advance ProcessingForeign TransactionOver-the-Limit Fee		NONE NONE 3% of each foreign currency transaction in U.S. dollars 10% of the credit limit	
Penalty Fes <ul style="list-style-type: none">Late PaymentReturned Payment Fee		Up to \$35.00 \$34.00 or the amount of the returned item, whichever is less.	
Other Fees <ul style="list-style-type: none">Statement Copy Fee		NONE	

<ul style="list-style-type: none"> • Rush Fee • Stop Payment Fee • Research Fee • Sales Draft Copy Fee 	\$50.00 \$34.00 NONE NONE
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***Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

***How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases). “See your account agreement for more details.

***Collection Costs:** You promise to pay all costs of collecting the amount you owe under this agreement to the extent permitted by state law.