

VISA PLATINUM REWARDS CREDIT CARD DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0% Introductory APR for the first 6 billing cycles. After that, your APR will vary between 9.50% - 18.00 % based on the Index Rate*.
APR for Balance Transfers	0% Introductory APR for the first 12 billing cycles provided the balance transfer is posted within the first 90 days after account opening. After that, your APR will vary between 9.50% - 18.00 % based on the Index Rate*.
APR for Cash Advances	0% Introductory APR for the first 6 billing cycles. After that, your APR will vary between 9.50% - 18.00 % based on the Index Rate*.
Penalty APR and When It Applies	NONE
Paying Interest	Your due date is 26 days after the close of each billing cycle. We will not charge you any interest on purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date unless subject to an interest-free period. We will not charge you interest on any purchase or balance transfer balance while it is subject to an interest-free period. Except for balances subject to interest-free periods, there is no grace period on new purchases if there is an unpaid balance from a prior billing.
Minimum Finance Charge	If you are charged interest, the charge will be no less than \$0.00 .
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 Consumer Financial Protection Bureau website at http://www.consumerfinance.gov/learnmore.

Fees	
Annual Fee	None
Application Fee	None
Card Replacement/Reissue Fee	None
Rush Fee	\$45.00 for FedEx Domestic; \$95.00 for FedEx International
PIN Replacement Fee	None
Temporary Limit Increase Fee	None
Transaction Fees	
• Balance Transfer:	None
• Cash Advance:	None
• International Transaction:	0% of the U.S. dollar amount of each transaction made in a foreign currency or made in U.S. dollars that will be processed outside of the United States.
Penalty Fees	
• Overlimit:	None
• Late Payment:	\$15.00
• Returned Payment:	\$25.00

Minimum Monthly Payment Calculation: 3% of the New Balance due or **\$20.00**, whichever is greater, plus any delinquent amount and fees.

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

***How We Calculate Variable Rates:** Your APR may vary. The variable rate is based on the 26-Week Treasury Bill Index Rate and is adjusted every quarter. The maximum APR allowed is 18.00%.

This disclosure is accurate as of October 12, 2022.

All account terms are governed by the Credit Card Agreement. Account and Agreement terms are not guaranteed for any period of time. In accordance with the Agreement and applicable law, we may change them based on information in your credit report, market conditions, business strategies, or for any reason.