



## VISA CLASSIC CREDIT CARD

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<b>10.99%</b>
APR for Balance Transfers	10.99%
APR for Cash Advances	10.99%
How to Avoid Paying Interest on Purchases	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.
Minimum Monthly Payment	The greater of \$20.00 or 3% of the outstanding balance.
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 Web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
Fees	
Annual Fee	None
Penalty Fees	<ul style="list-style-type: none"> <li>• Late Payment <i>Payment is five(5) or more business days late</i> • \$20.00</li> <li>• Returned Payment • \$20.00</li> </ul>



## VISA PLATINUM CREDIT CARD

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<b>7.89%</b>
APR for Balance Transfers	7.89%
APR for Cash Advances	7.89%
How to Avoid Paying Interest on Purchases	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.
Minimum Monthly Payment	The greater of \$15.00 or 2% of the outstanding balance.
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 Web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
Fees	
Annual Fee	None
Penalty Fees	<ul style="list-style-type: none"> <li>• Late Payment <i>Payment is five(5) or more business days late</i> • \$20.00</li> <li>• Returned Payment • \$20.00</li> </ul>