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**VISA Classic and VISA Rewards
 Credit Card Rates**

IMPORTANT VISA CREDIT CARD DISCLOSURE

The following disclosure represents important details concerning your VISA Credit Card. The information about costs of the Card is accurate as of June 1, 2023. You can call or write to us at the telephone number or address shown above to inquire if any changes have occurred since the effective date.

INTEREST RATES AND INTEREST CHARGES:	
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	<p>Visa Classic: Your APR will be 10.40% - 16.75% depending on Your creditworthiness at the time You established Your account.</p> <p>VISA Rewards: Your APR will be 11.75% - 19.25% depending on Your creditworthiness at the time You establish Your account.</p> <p style="text-align: center;">This APR will vary with the market based on the Prime Rate</p>
Penalty APR and When it Applies	N/A
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after we mail your billing statement. We will not charge You interest on purchases if You pay Your entire new purchase balance owed within 25 days from the date of Your billing statement.
Paying Interest	For Cash Advances, we will begin charging interest on the transaction date.
Minimum Interest Charge	None
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 CFPB at www.consumerfinance.gov

FEES:	
Transaction Fees <ul style="list-style-type: none"> • Foreign Transaction 	If a foreign transaction involves a currency conversion, a fee of 1% of the transaction amount will be assessed. If the foreign transaction does not involve a currency conversion, a fee of 0.8% of the transaction amount will be assessed.
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to 5% of the payment due, not to exceed \$25.00. Up to \$35.00

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