

VISA Platinum Rewards Credit Card Disclosure

Earn points for gift cards, travel and merchandise with each purchase.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	1.99% introductory APR for 6 months from date the account is opened. After that, the rate on any remaining balance will return to the APR as disclosed at account opening (9.90% - 17.90%) based upon your credit worthiness.
APR for Balance Transfers	9.90% - 17.90% Promotional Rate: 2.99%. Balance transfers made January 1, 2022 to February 28, 2022 will remain at 2.99% promo APR until February 28, 2023. On March 1, 2023 the rate will return to 9.90% - 17.90% APR disclosed at account opening. Interest begins accruing as of the transfer date. Offer subject to change without notice. Rewards program does not apply to balance transfers.
APR for Cash Advances	9.90% - 17.90% Promotional Rate: 2.99%. Cash advances made January 1, 2022 to February 28, 2022 will remain at 2.99% promo APR until February 28, 2023. On March 1, 2023 the rate will return to 9.90% - 17.90% APR disclosed at account opening. Interest begins accruing as of the advance date. Offer subject to change without notice. Rewards program does not apply to cash advances.
How to Avoid Paying Interest on Purchases	Your due date is at least 27 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 Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	None
Transaction Fees	
• Balance Transfer	None
• Cash Advance	None
• Foreign Transaction	1% of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	\$20.00
• Over-the-Credit Limit	None
• Returned Payment	\$20.00

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

The above information is accurate as of January 1, 2022.

