

VISA Rewards Credit Card Disclosure

Interest Rates and Interest Changes	
Annual Percentage Rate (APR) for Purchases	1.99% introductory APR for six 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 creditworthiness.
APR for Balance Transfers and Cash Advances	3.99% promotional APR on transaction(s) made from 9/15/2022 to 10/31/2022 will remain at promotional rate until 1/31/2024. ¹ After that, 9.90% - 17.90% , based on your credit worthiness.
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.
Consumer Financial Protection Bureau Credit Card Tips	Learn more about factors to consider when applying for or using a credit card by visiting 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
• Over-the-Credit Limit	None
• Returned Payment	\$20

How your balance will be calculated: We use a method called 'average daily balance (including new purchases).'

The above information is accurate as of September 15, 2022.

¹Offer subject to change without notice. Rewards program does not apply to cash advances or balance transfers.