VISA CREDIT CARD APPLICATION AND ACCOUNT DISCLOSURES

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**12.90%**
Annual Percentage Rate (APR) for Balance Transfers and Cash Advances	12.90%
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 • **Cash Advance Fee** • **Balance Transfer Fee** • **Foreign Transaction Fee**	 None None **1.0%** of foreign currency transaction; **0.80%** of U.S. dollar transaction
Penalty Fees • **Late Payment Fee** • **Returned Payment Fee**	 **Up to $25** **Up to $35**

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 Credit Card Account Agreement

Periodic Rate: The monthly periodic rate that corresponds to the Annual Percentage Rate shown above is 1.075%.

The above rates and fees are effective as of October 28, 2026.