

## Interest Rates and Interest Charges

	Visa Classic	Visa Classic No Annual Fee Option
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.25%</b> <i>This APR will vary with the market based on the Prime Rate.</i>	<b>11.25%</b> <i>This APR will vary with the market based on the Prime Rate.</i>
<b>APR for Balance Transfers</b>	<b>9.25%</b> <i>This APR will vary with the market based on the Prime Rate.</i>	<b>11.25%</b> <i>This APR will vary with the market based on the Prime Rate.</i>
<b>APR for Cash Advances</b>	<b>9.25%</b> <i>This APR will vary with the market based on the Prime Rate.</i>	<b>11.25%</b> <i>This APR will vary with the market based on the Prime Rate.</i>
<b>Paying Interest</b>	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.	
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.50.	If you are charged interest, the charge will be no less than \$0.50.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>	

## Fees

• Annual Fee	<b>\$25.00</b> charged once per year in the anniversary month.	<b>None</b>
• Application Processing Fee	<b>None</b>	<b>None</b>
• Additional Card Fee	<b>None</b>	<b>None</b>
<b>Transaction Fees</b>		
• Balance Transfer	Either <b>\$4</b> or <b>4%</b> of the amount of each transfer, whichever is greater.	Either <b>\$4</b> or <b>4%</b> of the amount of each transfer, whichever is greater.
• Cash Advance	Either <b>\$4</b> or <b>4%</b> of the amount of each cash advance, whichever is greater.	Either <b>\$4</b> or <b>4%</b> of the amount of each cash advance, whichever is greater.
• Foreign Transaction Fee	<b>1%</b> of each transaction in U.S. dollars.	<b>1%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b>		
• Late Payment	Up to <b>\$20.00</b>	Up to <b>\$20.00</b>
• Over-the-Credit Limit	<b>None</b>	<b>None</b>
• Returned Payment	Up to <b>\$25.00</b>	Up to <b>\$25.00</b>

**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 account agreement.