

Interest Rates and Interest Charges	Visa® & Visa® Gold
Annual Percentage Rate (APR) for Purchases	12.75% Fixed
APR for Balance Transfers /LetterChecks	12.75% Fixed
APR for Cash Advances /LetterChecks	12.75% Fixed
Penalty APR and When it Applies	N/A
How to Avoid Paying Interest on Purchases	Your due date is at least not less than 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 (Grace Period) each month.
Minimum Interest Charge	N/A
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	Visa® & Visa® Gold
Annual Fee	N/A
Membership Fee	N/A
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer/LetterChecks • Cash Advances /LetterChecks • Foreign Transaction 	2% of the amount transferred (\$2.00 minimum / \$20.00 maximum) 2% of the amount advanced (\$2.00 minimum / \$20.00 maximum) 1%
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Limit • Returned Payment 	5% of monthly payment or \$5.00 , whichever is greater N/A \$20.00
Other Fees <ul style="list-style-type: none"> • Replacement Card • Record Copy 	\$10.00 \$6.00

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). * An explanation of this method is provided in your account agreement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.