

CREDIT CARD INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	<p>1.90% Introductory APR for 12 months.</p> <p>After that, your variable APR will be:</p> <p>8.24% to 17.24% for Affordable Rate Visa</p> <p>10.24% to 17.24% for Unlimited Rewards Visa</p> <p>12.24% to 14.24% for Signature Visa</p> <p>These APRs are based on your creditworthiness and will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	17.90% This APR will vary with the market based on the Prime Rate
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase 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://consumerfinance.gov/learnmore

FEES:	
Fees to Open or Maintain Your Account	
- Annual Fee:	None
Transaction Fees	
- Balance Transfer:	For the Affordable Rate Visa, no balance transfer fee within 60 days of account opening, then 2% of the amount of each transfer (minimum \$5.00). For all other cards, 2% of the amount of each transfer (minimum \$5.00).
- Cash Advance:	2% of the amount of each cash advance (minimum \$5.00).
- Foreign Transaction:	1% of each transaction in U.S. Dollars if the transaction involves a currency conversion.
Penalty Fees	
- Late Payment:	Up to \$29 if your payment is late
- Over-the-Credit-Limit:	None
- Returned Payment:	Up to \$25 if your payment is returned for any reason

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

Loss of Introductory Rate: We may end your Introductory Rate and apply the standard APR disclosed above if you make a late payment.

Prime Rate: The variable APRs above are based on the current Prime Rate of 3.25% as of 4/25/2020.

Terms and Conditions: When you accept this credit card offer, you will receive a Visa Credit Card Agreement. You agree to the terms of this agreement by using the card, authorizing its use, or making any payment on the account. Rates, fees and terms may change. We have the right to change the account terms in accordance with your Visa Credit Card Agreement.

New York Residents: Call the New York State Banking Dept. (1.800.518.8866) for a comparative list of credit card rates, fees and grace periods. **Ohio Residents:** Ohio laws against discrimination require that all creditors make credit equally available to all credit-worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **Married Wisconsin Residents:** No agreement, individual statement, or court order, applying to marital property will adversely affect the creditor's interest unless the creditor, prior to the time credit is extended, is furnished with a copy of the agreement, statement, or order, or has actual knowledge to the adverse provision when the obligation to the creditor has occurred. **California Residents:** Regardless of your marital status, you may apply for credit in your name alone. After credit approval, you may use the credit card account up to its credit limit. You will be liable for payment of all amounts extended under the plan to you, any joint applicant or authorized user. Further, a negative credit report reflecting your credit record may be submitted to a credit reporting agency if you fail to perform the terms of your credit obligations.

MILITARY LENDING ACT NOTICE: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this information and a description of your payment obligation verbally, please call 1-800-462-4421.