

## VISA CONSUMER CREDIT CARD APPLICATION

<b>INTEREST RATES AND OTHER CHARGES</b>		
	<b>Consumer Platinum</b>	<b>Consumer Secured</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>15.24% - 26.74%</b> when you open your account, based on your creditworthiness  This APR will vary with the market based on the Prime Rate.	<b>25.74%</b>  This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>15.24% - 26.74%</b> when you open your account, based on your creditworthiness  This APR will vary with the market based on the Prime Rate.	<b>25.74%</b>  This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>29.99%</b>	
<b>Paying Interest</b>	Your due date is at least 25 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. We will begin charging interest on cash advances and balance transfers on the transaction date.	
<b>For Credit Card Tips from the Federal Reserve Board</b>	<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/credit_card">http://www.federalreserve.gov/credit_card</a></b>	

<b>FEES</b>	
<b>Set-up and Maintenance Fees</b>	
• Card Replacement	<b>\$0.00</b> per card
<b>Transaction Fees</b>	
• Balance Transfer Processing	<b>3%</b> of each balance transfer amount, or a minimum of <b>\$5</b> per transfer, whichever is greater
• Cash Advance Processing	<b>5%</b> of each cash advance amount, or a minimum of <b>\$5</b> per advance, whichever is greater
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$30.00</b>
• Returned Payment Fee	Up to <b>\$30.00</b> or the amount of the returned item, whichever is less.
<b>Other Fees</b>	
• Statement Copy Fee	<b>\$2.00</b> per statement
• Rush Fee	<b>\$20.00</b> per card
• Stop Payment Fee	<b>\$30.00</b> per request
• Research Fee	<b>\$30.00</b> per hour, minimum of one (1) hour
• Sales Draft Copy Fee	<b>\$5.00</b> per sales draft

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

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

**Collection Costs.** You promise to pay all costs of collecting the amount you owe under this Agreement to the extent permitted by state law. for more details.

**Prime Rate:** Your APR will vary based on changes in the Index, the Prime Rate (the base rate on corporate loans posted by at least 70% of the ten largest U.S. banks) published in the Wall Street Journal. Increases or decreases in the Index will cause the APR and periodic rate to fluctuate, resulting in increased or decreased Interest Charges on the Account. As of December 11th, 2025, the Index was 6.75%.

If you do not qualify for a VISA Consumer Platinum Card, you will automatically be offered a VISA Consumer Secured Card.