

Visa Credit Card Application Disclosures



INTEREST RATES AND INTEREST CHARGES		
	Fixed Rate	Rewards Variable Rate
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	8.90% - 14.90% based on your creditworthiness when you open your account.	12.15% - 18.00% based on your creditworthiness when you open your account. After that, this rate 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 the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay 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 ConsumerFinance.gov/LearnMore .	
FEES		
Annual Fee	None	
Transaction Fees	None	
Penalty Fees		
• Late Payment Fee	\$20, assessed when payment is not made by due date plus grace period of 10 days	
• Returned Item Fee	\$15	

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.

The above rates and fees are effective as of January 1, 2025.