IMPORTANT VISA CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your VISA Credit Card. The information about costs of the Card are accurate as of the effective date of **10/01/2026**. You can call Us at 1-(800)-828-2274 or write Us at P.O. Box 270010, Littleton, CO 80127 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	VISA Classic: **13.95 %** - **21.00 %** based on Your creditworthiness. VISA Secured: **9.95 %** - **21.00 %** based on Your creditworthiness. VISA Platinum: **0.00 %** Introductory APR for 9 billing cycles. After that, Your APR will be **13.75 %** - **21.00 %** based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) For Balance Transfers	VISA Classic: **13.95 % - 21.00 %** based on Your creditworthiness. VISA Secured: **9.95 % - 21.00 %** based on Your creditworthiness. VISA Platinum: **1.99 %** Introductory APR for 9 billing cycles. After that, Your APR will be **13.75 %** - **21.00 %** based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) For Cash Advances	VISA Classic: **13.95 % - 21.00 %** based on Your creditworthiness. VISA Secured: **9.95 % - 21.00 %** based on Your creditworthiness. VISA Platinum: **18.75 % - 21.00 %** based on Your creditworthiness. Your APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing 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://www.consumerfinance.gov/learnmore.**

Fees	
Transaction Fees • Cash Advance • Foreign Transaction	Except VISA Platinum, **$25.00** For VISA Platinum, **3.00%** of each advance [**$10.00** minimum - **$75.00** maximum] **1.00%** of each foreign currency transaction in U.S. dollars. **1.00%** of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees • Late Payment	Up to **$30.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.

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