Interest Rate and Interest Char	ges
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:
	After that, Your APR will be
Annual Percentage Rate (APR) For Balance Transfers	VISA Classic:13.95%21.00% based on Your creditworthiness.
	VISA Secured: <u>9.95</u> % - <u>21.00</u> % based on Your creditworthiness.
	VISA Platinum:
	After that, Your APR will be
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	Except VISA Platinum, \$25.00 For VISA Platinum, 3.00% of each advance [\$10.00 minimum - \$75.00 maximum]
Foreign Transaction	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.