CREDIT DISCLOSURES

INTEREST RATES AND INTEREST CHARGES	VISA®
Annual Percentage Rate (APR) for Purchases	**19.00%**[1] The APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**19.00%**[1] The APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**19.00%**[1] The APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**None**
Paying Interest	Your due date is at least **25** days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and/or balance transfers on the transaction date.
Minimum Interest Charge	**None**
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	**VISA®**
Annual Fee	None
Transaction Fees · Balance Transfer · Cash Advance · Foreign Transaction	 **2.0%** of the amount transferred **2.0%** of the amount advanced (**$2.00** minimum) **1.0%** of each multi-currency transaction in U.S. Dollars or **0.80%** of each single-currency transaction in U.S. Dollars
Penalty Fees · Late Payment · Over-the-Credit-Limit · Returned Payment	 Up to **$25.00** None None
Other Fees · Telephone Payment	 **$10.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." An explanation of this method is provided in your credit card agreement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your credit card agreement.

Prime Rate: The 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 10 largest U.S. banks) published in the *Wall Street Journal*. The Index will be adjusted on the 10th day of each month or the business day preceding the 10th day if that day falls on a weekend or holiday. Changes in the Index will take effect beginning with the first billing cycle in the month following a change in the Index. 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. Prime Rate+12.00% is used to determine APR for purchases, balance transfers, and cash advances. As of October 30, 2025, the Index was 7.00%. The APR will be limited to a floor rate of 12.00% and a ceiling rate of 21.00%.

[1] *Monthly Periodic Rate: The monthly periodic rate used to calculate interest for your account is 1.58333% which is calculated by dividing the APR by 12.*