

Visa Disclosures and Balance Calculations

| Interest Rates and Interest Changes | |
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| ANNUAL PERCENTAGE RATE | Classic VISA 13.88% Secured VISA 14.88% Platinum VISA 8.99% |
| ANNUAL PERCENTAGE RATE | Classic VISA 13.88% Secured VISA 14.88% |
| ANNUAL PERCENTAGE RATE for Cash Advances | Classic VISA 13.88% Secured VISA 14.88% Platinum VISA 8.99% |
| Minimum Interest Charge | None |
| How To Avoid Paying Interest on Payments | 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. |
| 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 | |
| Annual Fee Classic VISA Secured VISA Platinum VISA | None |
| Transaction Fees Cash Advance (Classic VISA, Secured VISA, Platinum VISA) | For Cash Advances obtained over the counter or at the Automated Teller Machine equal to or greater than \$25.00, a FINANCE CHARGE equal to the greater of \$0.75 or 3% of the Cash Advance will be imposed; however, this charge will not exceed \$25.00 for each advance. |
| 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 more details.