

Platinum Rewards Visa Card

Interest Rates and Interest Charges

Credit Score	740+	739-700	699-660	659-610	609-560	559 or below
Annual Percentage Rates (APRs) for Purchases	7.99%	10.49%	10.99%	11.99%	13.49%	15.49%
	When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prime Rate.*					
Annual Percentage Rates (APRs) for Cash Advances	7.99%	10.49%	10.99%	11.99%	13.49%	15.49%
	When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prime Rate.*					
Annual Percentage Rates (APRs) for Balance Transfers	7.99%	10.49%	10.99%	11.99%	13.49%	15.49%
	When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prime Rate.*					
Penalty APR	None					
How to Avoid Paying Interest on Purchases	Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchase balance that you pay 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	None
Transaction Fees: Foreign Transaction	Up to 2% of the US dollar amount of the foreign transaction
Transaction Fees: Cash Advance	None
Penalty Fees: Late Payment	\$20

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

Variable Rate Information: *The index used to determine the U.S. Prime rate is published in The Wall Street Journal (Western Edition) on the third (3rd) Tuesday of March, June, September, and December of each calendar year. If the third (3rd) Tuesday is a holiday, we will use the Prime Rate published the next day. If more than one Prime Rate is published, we may choose the highest rate. If the Wall Street Journal (Western Edition) ceases publication or ceases to publish the Prime Rate, we reserve the right to use the Prime Rate published in any other newspaper of general circulation, or we may substitute a similar reference at our sole discretion. We may change the above rates, fees, and other cost information at any time in accordance with applicable law, along with the applicable Credit Account Agreement and Disclosure that will be sent to you.

Margins for APRs: Platinum Rewards Visa Card – 4.74%, 7.24%, 7.74%, 8.74%, 10.24% and 12.24% respectively.

We reserve the right to amend the Visa Credit Card Agreement as permitted by law.

Classic & Secured¹ Visa Cards

Interest Rates and Interest Charges

Credit Score	740+	739-700	699-660	659-610	609-560	559 or below
Annual Percentage Rates (APRs) for Purchases	9.99%	12.49%	12.99%	13.99%	15.49%	17.49%

When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prime Rate.*

Annual Percentage Rates (APRs) for Cash Advances	9.99%	12.49%	12.99%	13.99%	15.49%	17.49%
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When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prime Rate.*

Annual Percentage Rates (APRs) for Balance Transfers	9.99%	12.49%	12.99%	13.99%	15.49%	17.49%
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When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prime Rate.*

Penalty APR	None
How to Avoid Paying Interest on Purchases	Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchase balance that you pay 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 http://www.consumerfinance.gov/learnmore .

Fees

Annual Fee	None
Transaction Fees: Foreign Transaction	Up to 2% of the US dollar amount of the foreign transaction
Transaction Fees: Cash Advance	None
Penalty Fees: Late Payment	\$20

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

Variable Rate Information: *The index used to determine the U.S. Prime rate is published in The Wall Street Journal (Western Edition) on the third (3rd) Tuesday of March, June, September, and December of each calendar year. If the third (3rd) Tuesday is a holiday, we will use the Prime Rate published the next day. If more than one Prime Rate is published, we may choose the highest rate. If the Wall Street Journal (Western Edition) ceases publication or ceases to publish the Prime Rate, we reserve the right to use the Prime Rate published in any other newspaper of general circulation, or we may substitute a similar reference at our sole discretion. We may change the above rates, fees, and other cost information at any time in accordance with applicable law, along with the applicable Credit Account Agreement and Disclosure that will be sent to you.

Margins for APRs: Classic and Secured Visa Cards – 6.74%, 9.24%, 9.74%, 10.74%, 12.24% and 14.24% respectively. We reserve the right to amend the Visa Credit Card Agreement as permitted by law.

¹ Collateral is required for Secured Credit Cards. Contact a Loan Underwriter at 503-423-8770 for details.