

IMPORTANT VISA DISCLOSURE INFORMATION

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances:	VISA Platinum: 11.96%* VISA Classic: 13.96%* to 14.96%* , based on your credit worthiness
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any 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	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	None None 1% of each international transaction requiring currency conversion to U.S. dollars 0.8% of international transactions without currency conversion
Penalty Fees • Late Payment • Over-the-Credit Limit • Returned Payment	\$25.00 None up to \$20.00

How We Calculate Your Balance: We use a method called "average daily balance" (including new purchases). Rates are subject to change without notice, call us at (800) 894-1200 or write to us at P.O. Box 6015, Pasadena, CA 91102-6015 for current rate information.

* This rate is non-variable, non-fixed, and not introductory. Rates may change in June and December upon written notice as provided by law.