VISA® PLATINUM CASH PLUS

INTEREST RATE & INTEREST CHARGES

Annual Percentage rate (APR) for Purchases APR for Balance Transfers APR for Cash Advances Paying Interest Minimum Interest Charge For Credit Card Tips from the Consumer Financial Protection Bureau Minimual Fees Annual Fees Annual Fees Annual Fees Balance Transfer 17.40% to 18% when you open your account, based on your creditworthiness. This APR will vary with the market based on Prime Rate. 18% when you open your account, based on your creditworthiness. This APR will vary with the market based on Prime Rate. NONE 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 balance transfers on the transaction date. Minimum Interest Charge NONE For Credit Card Tips from the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore FEES Annual Fees NONE Transaction Fees Balance Transfer Cash Advance Foreign Transaction Firensign Transaction NONE		
APR for Balance Transfers creditworthiness. This APR will vary with the market based on Prime Rate. APR for Cash Advances 18% when you open your account, based on your creditworthiness. This APR will vary with the market based on Prime Rate. Penalty APR and When it Applies 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 balance transfers on the transaction date. Minimum Interest Charge 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 www.consumerfinance.gov/learnmore FEES Annual Fees NONE Transaction Fees Balance Transfer Cash Advance Either \$10 or 3.0% of the balance, whichever is greater. Either \$10 or 3.0% of the total cash advance amount, whichever is greater.	rate (APR) for	based on your creditworthiness. This APR will vary
Advances Creditworthiness. This APR will vary with the market based on Prime Rate. Penalty APR and When it Applies 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 balance transfers on the transaction date. Minimum Interest Charge 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 www.consumerfinance.gov/learnmore FEES Annual Fees NONE Transaction Fees Balance Transfer Cash Advance Cash Advance Cash Advance Rone Creditworthiness. This APR will vary with the market based on Prime Rate. Boased on Prime Rate. NONE 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 balance transfers on the transaction date. NONE Figure 19		creditworthiness. This APR will vary with the market
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 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 www.consumerfinance.gov/learnmore FEES Annual Fees NONE Transaction Fees Balance Transfer Cash Advance Either \$10 or 3.0% of the balance, whichever is greater. Either \$10 or 3.0% of the total cash advance amount, whichever is greater.	7 to 10 10 1 0 0 0 0 1 1	creditworthiness. This APR will vary with the market
Paying Interest 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 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 www.consumerfinance.gov/learnmore FEES Annual Fees NONE Transaction Fees Balance Transfer Cash Advance Either \$10 or 3.0% of the balance, whichever is greater. Either \$10 or 3.0% of the total cash advance amount, whichever is greater.		NONE
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Annual Fees NONE Transaction Fees Balance Transfer Cash Advance Either \$10 or 3.0% of the balance, whichever is greater. Either \$10 or 3.0% of the total cash advance amount, whichever is greater.	from the Consumer Financial Protection	applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at
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 Balance Transfer Cash Advance Either \$10 or 3.0% of the balance, whichever is greater. Either \$10 or 3.0% of the total cash advance amount, whichever is greater. 	Annual Fees	NONE
 Cash Advance Whichever is greater. Either \$10 or 3.0% of the total cash advance amount, whichever is greater. 	Transaction Fees	
advance amount, whichever is greater.	Balance Transfer	whichever is greater.
Foreign Transaction NONE	cush riarance	advance amount, whichever is greater.
	 Foreign Transaction 	NONE

How we will calculate your balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details. Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.

\$29

None

\$29



Penalty Fees
• Late Payment

Over-the-Credit Limit

Returned Payment