

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	9.99% Visa Gold and Secured Visa 12.99% Visa Classic 14.99% Student/Starter Visa 16.99% Fresh Start Visa
APR for Cash Advances	9.99% Visa Gold and Secured Visa 12.99% Visa Classic 14.99% Student/Starter Visa 16.99% Fresh Start Visa
APR for Balance Transfers	9.99% Visa Gold and Secured Visa 12.99% Visa Classic 14.99% Student/Starter Visa 16.99% Fresh Start Visa
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 interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.01.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees

Annual Fee	None Visa Gold, Visa Classic, Student/Starter Visa and Secured Visa \$25.00 Fresh Start Visa
Transaction Fees Cash Advance Balance Transfer Foreign Transaction	1.00% of the amount of each cash advance Up to 1.00% of the amount of each transaction 1.00% of each transaction in U.S. dollars
Penalty Fees Late Payment Returned Payment Over-the-Credit Limit	\$10.00 or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment. \$15.00 or the amount of the required minimum payment, whichever is less. None

How We will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."