

**Visa® Credit Card Disclosure of Rates and Terms – Platinum Card**

| <b>Interest Rates and Interest Charges</b>  |   |
|---|---|
| Annual Percentage Rate (APR)<br><b>APR for Purchases</b>  | <b>5.99%</b> Introductory Fixed APR for 6 months on all purchases made between November 1 - December 31, 2019.<br>After that, your APR will be <b>11.15% to 18.00%</b> . This APR will vary with the market rate based on the Prime Rate.   |
| <b>APR for Cash Advances</b>  | <b>11.15% to 18.00%</b> when you open your account.<br>This APR will vary with the market based on the Prime Rate.  |
| <b>APR for Balance Transfers</b>  | <b>11.15% to 18.00%</b> when you open your account.<br>This APR will vary with the market based on the Prime Rate.  |
| <b>Penalty APR &amp; When it Applies:</b>   | <b>18.00%</b><br>This APR may be applied to your account if you make a late payment.<br><b>How Long will the Penalty APR Apply?</b> If your APRs are increased due to late payments, the Penalty APR will apply until you make six consecutive minimum payments when due.   |
| <b>Paying Interest</b>  | 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. We will begin charging interest on cash advances, balance transfers, convenience check, and overdraft protection transactions on the transaction date. |
| <b>Minimum Interest Charge</b>  | <b>None</b>   |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>   | <b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>   |
| <b>Fees</b>   |   |
| <b>Annual Fee</b>   | <b>None</b>   |
| <b>Transaction Fees:</b><br><ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Overdraft Protection</li> <li>• Foreign Transaction</li> </ul> | Either <b>\$10 or 3%</b> of the amount of each transaction, whichever is greater.<br>Either <b>\$10 or 3%</b> of the amount of each cash advance, whichever is greater.<br>Either <b>\$10 or 3%</b> of the amount of each overdraft transaction, whichever is greater.<br><b>3%</b> of each transaction in U.S. dollars.                    |
| <b>Penalty Fees:</b><br><ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>                                   | Up to <b>\$37</b><br><b>None</b><br><b>\$25</b>   |

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

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise these rights is provided in your account agreement.

The information about the costs of the cards described in this disclosure is accurate as of 11/2019. This information may have changed after that date. To find out what may have changed, call us at 800.842.0145.

**KEEP THIS DISCLOSURE FOR YOUR RECORDS.**

**11/2019**