



VISA Signature Credit Card Rates and Fees

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<p>2.99% on transactions done in the first twelve months after account was opened.</p> <p>After that, your APR will be: 14.49% to 20.49%, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>On transfers done during the promotional period: *</p> <p>4.99% to 10.99% for 12-months from the date of the transfer.</p> <p>After that, your APR will be: 14.49% to 20.49%, based on your creditworthiness. The APRs will vary with the market based on the WSJ Prime Rate.</p>
APR for Cash Advances	<p>14.49% to 20.49% when you open your account, based on your creditworthiness.</p> <p>After that, your APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	<p>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.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>
FEES	
Annual Fee	\$49
Transaction Fees <ul style="list-style-type: none"> • Cash Advance • Balance Transfer • Foreign Transaction 	None None None
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Card Replacement • Returned Item Fee 	\$25 \$5 \$30 per returned check payment

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases)”.

*Promotional period will run through March 24, 2023. Limited time offer, subject to change.

The above terms are current as of December 25, 2022.