



**Promotional Visa Credit Card**  
**Application and Solicitation Disclosures through 12/31/2022**

<b>INTEREST RATES AND INTEREST CHARGES</b>			
<b>Annual Percentage Rate (APR) for Purchases and Cash Advances</b>	<b>Platinum</b>  <b>10.99% - 19.99%</b>  based on your credit profile when you open your account. This APR will vary with the market based on the Prime Rate.	<b>Signature Cashback Rewards</b>  <b>12.99% - 21.99%</b>  based on your credit profile when you open your account. This APR will vary with the market based on the Prime Rate.	<b>Share Secured</b>  <b>17.99%</b>  based on your credit profile when you open your account. This APR will vary with the market based on the Prime Rate.
<b>Annual Percentage Rate (APR) for Balance Transfers</b>	<b>8.99%</b>  Introductory APR applies to balance transfers on or before 12/31/22. For balance transfers after that your APR will be <b>10.99% - 21.99%</b> . This APR will vary with the market based on the Prime Rate.		<b>17.99%</b>  based on your credit profile when you open your account. This APR will vary with the market based on the Prime Rate
<b>How to Avoid Paying Interest on Purchases</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.		
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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>FEES</b>			
<b>Annual Fee</b>	<b>None</b>		
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• <b>Balance Transfer Fee</b> None</li> <li>• <b>Cash Advance Fee</b> None</li> <li>• <b>Foreign Transaction Fee</b> <b>1.00%</b> of the US dollar amount of the foreign transaction.</li> </ul>		
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• <b>Late Payment Fee</b> Up to <b>\$35</b></li> <li>• <b>Returned Payment Fee</b> Up to <b>\$10</b></li> </ul>		

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

*The above rates and fees are effective as of October 15, 2022.*



**Visa Credit Card  
Application and Solicitation Disclosures**

<b>INTEREST RATES AND INTEREST CHARGES</b>			
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, and Balance Transfers</b>	<b>Platinum</b>  <b>10.99% - 19.99%</b>  based on your credit profile when you open your account. This APR will vary with the market based on the Prime Rate.	<b>Signature Cashback Rewards</b>  <b>12.99% - 21.99%</b>  based on your credit profile when you open your account. This APR will vary with the market based on the Prime Rate.	<b>Share Secured</b>  <b>17.99%</b>  based on your credit profile when you open your account. This APR will vary with the market based on the Prime Rate.
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<b>FEES</b>			
<b>Annual Fee</b>	<b>None</b>		
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• <b>Balance Transfer Fee</b></li> <li>• <b>Cash Advance Fee</b></li> <li>• <b>Foreign Transaction Fee</b></li> </ul>	None None <b>1.00%</b> of the US dollar amount of the foreign transaction.		
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• <b>Late Payment Fee</b></li> <li>• <b>Returned Payment Fee</b></li> </ul>	Up to <b>\$35</b> Up to <b>\$10</b>		

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

The above rates and fees are effective as of 10/01/2022.