**Interest Rates and Interest Charges**

| **Annual Percentage Rate (APR) For Purchases** | VISA Platinum: 9.49% - 17.49% depending on Your creditworthiness  
This APR will vary with the market based on the Prime Rate  
VISA Platinum Rewards: 11.49% - 17.99% depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate  
Secured VISA Platinum: 12.75%  
This APR will vary with the market based on the Prime Rate |
| **Annual Percentage Rate (APR) For Balance Transfers** | VISA Platinum: 9.49% - 17.49% depending on Your creditworthiness  
This APR will vary with the market based on the Prime Rate  
VISA Platinum Rewards: 11.49% - 17.99% depending on Your creditworthiness  
This APR will vary with the market based on the Prime Rate  
Secured VISA Platinum: 12.75%  
This APR will vary with the market based on the Prime Rate |
| **Annual Percentage Rate (APR) For Cash Advances** | VISA Platinum: 9.49% - 17.49% depending on Your creditworthiness  
This APR will vary with the market based on the Prime Rate  
VISA Platinum Rewards: 11.49% - 17.99% depending on Your creditworthiness  
This APR will vary with the market based on the Prime Rate  
Secured VISA Platinum: 12.75%  
This APR will vary with the market based on the Prime Rate |

**How to Avoid Paying Interest on Purchases**

We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.

**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 [http://www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**Fees**

| **Transaction Fees** | Foreign Transaction  
1.00% of each foreign currency transaction in U.S. Dollars.  
1.00% of each U.S. Dollar transaction that occurs in a foreign country. |
| **Penalty Fees** | Late Payment  
Up to $25.00  
Returned Payment  
Up to $26.00 |

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