

IMPORTANT VISA CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your VISA Credit Card. The information about costs of the Card are accurate as of the effective date of June 15, 2015. You can call Us at (505) 262-1401 or write Us at 301 Rio Bravo SE, Albuquerque, NM 87105 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

<p>Annual Percentage Rate (APR) For Purchases</p>	<p>VISA Platinum: 7.99% - 15.99% depending on Your creditworthiness This APR will vary with the market based on the Prime Rate</p> <p>VISA Platinum Rewards: 9.99% - 16.99% depending on Your creditworthiness This APR will vary with the market based on the Prime Rate.</p> <p>Secured VISA Platinum: 11.25% This APR will vary with the market based on the Prime Rate</p>
<p>Annual Percentage Rate (APR) For Balance Transfers</p>	<p>VISA Platinum: 7.99% - 15.99% depending on Your creditworthiness This APR will vary with the market based on the Prime Rate</p> <p>VISA Platinum Rewards: 9.99% - 16.99% depending on Your creditworthiness This APR will vary with the market based on the Prime Rate.</p> <p>Secured VISA Platinum: 11.25% This APR will vary with the market based on the Prime Rate</p>
<p>Annual Percentage Rate (APR) For Cash Advances</p>	<p>VISA Platinum: 7.99% - 15.99% depending on Your creditworthiness This APR will vary with the market based on the Prime Rate</p> <p>VISA Platinum Rewards: 9.99% - 16.99% depending on Your creditworthiness This APR will vary with the market based on the Prime Rate.</p> <p>Secured VISA Platinum: 11.25% This APR will vary with the market based on the Prime Rate</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>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.</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<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>
<p>Fees</p>	
<p>Transaction Fees</p> <ul style="list-style-type: none"> • Foreign Transaction 	<p>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.</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$25.00 Up to \$25.00</p>

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