

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of 04/21/2026. You can contact us toll free at 800.892.7957 or the address above to inquire if any changes occurred since the effective date. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: https://www.dfs.ny.gov/consumers/credit_debt or (800) 342-3736.

INTEREST RATES and INTEREST CHARGES:

	Visa Low Rate	Visa Rewards	Visa Signature
Annual Percentage Rate (APR) for Purchases & Balance Transfers	Prime Rate + 4.99%, Prime Rate + 6.99%, Prime Rate + 10.99% Prime Rate + 15.99% or Prime Rate + 16.99 depending on your credit history. This APR will vary with the market based on the Prime Rate. Rates are subject to a 18.00% maximum.	Prime Rate + 6.99%, Prime Rate + 8.99% or Prime Rate + 13.99% depending on your credit history. This APR will vary with the market based on the Prime Rate. Rates are subject to a 18.00% maximum.	Prime Rate + 8.99% or Prime Rate + 10.99% depending on your credit history. This APR will vary with the market based on the Prime Rate. Rates are subject to a 18.00% maximum.
APR for Cash Advances	Prime Rate + 4.99%, Prime Rate + 6.99%, Prime Rate + 10.99% Prime Rate + 15.99% or Prime Rate + 16.99 depending on your credit history. This APR will vary with the market based on the Prime Rate. Rates are subject to a 18.00% maximum.	Prime Rate + 6.99%, Prime Rate + 8.99% or Prime Rate + 13.99% depending on your credit history. This APR will vary with the market based on the Prime Rate. Rates are subject to a 18.00% maximum.	Prime Rate + 8.99% or Prime Rate + 10.99% depending on your credit history. This APR will vary with the market based on the Prime Rate. Rates are subject to a 18.00% maximum.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.		
Minimum Interest Charge	None		
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		

FEES:

Fees to Open or Maintain your Account	
- Annual Fee:	None
- Application Fee:	None
Transaction Fees	
- Balance Transfer:	3% of the amount of each transfer or \$5.00 , whichever is greater (maximum: \$75.00)
- Cash Advance:	3% of the amount of each cash advance or \$5.00 , whichever is greater (maximum: \$75.00)
- Foreign Transaction:	<i>Visa Low Rate and Visa Rewards: 1%</i> of each transaction in U.S. dollars <i>1%</i> of each transaction made in currencies other than U.S. dollars <i>Visa Signature: None</i>
Penalty Fees	
- Late Payment:	Up to \$25 the first time your payment is late. If you make a subsequent late payment within the following 6 billing cycles, you will be charged up to \$35 for each late payment. After six consecutive months of on-time payments made, the late payment penalty fee will return to up to \$25 .
- Over-the-Credit Limit:	None
- Returned Payment:	None

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