



First Classic Visa

Pricing Information in effect as of August 28, 2023

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	12.24% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	12.24% This APR will vary with the market based on the Prime Rate.
Default APR and When It Applies	18.00% This APR may be applied to your account when the full balance becomes due and payable, and you have been notified of an APR increase. How Long Will the Penalty APR Apply? The Default APR, once activated, will apply indefinitely.
Paying Interest	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. We will begin charging interest on cash advances on the transaction date.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau as https://www.consumerfinance.gov/learnmore/
Fees	
Annual Fee	None
Transaction Fees - Balance Transfer - Cash Advance - Foreign Transaction	None Either \$2.00 or 2.00% of the amount of the cash advance, whichever is greater. None
Penalty Fees - Late Payment - Over-the-Credit Limit - Returned Payment	The lesser of \$15.00 , or 5.00% of each Minimum Payment which is not made within 30 days after the applicable Payment Due Date. None \$20.00



How We Will Calculate Your Balance: We use a method called “average daily balance (excluding unpaid interest).” See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Minimum Payment: Your minimum payment is the sum of **2.50%** of the New Balance (rounded up to the nearest dollar), the outstanding periodic interest charges, and Late Fees, we have billed you on the applicable billing statement or **\$50.00**, whichever is greater. If the New Balance is less than **\$50.00**, it shall be paid in full.

How we calculate your Variable APRs: Variable Rates (“Variable Rates”) are calculated by adding together an Index and a Margin. The index applicable to your account and to this agreement is the highest U.S. Prime Rate as published in the “Money Rates” Section of The Wall Street Journal on the last publication day of each month. An increase or decrease in the Index will cause a corresponding increase or decrease in your variable interest rates on the first day of your billing cycle that begins in the same month in which the Index is published. An increase in the Index means that you will pay higher interest charges and have a higher Minimum Payment (“Minimum Payment”). If The Wall Street Journal does not publish the U.S. Prime Rate, or if it changes the definition of U.S. Prime Rate, we, in our sole discretion, may substitute another index.