

Classic Visa Terms and Conditions

Important Information on Rates, Fees and Other Costs

 Effective 01-17-2018

Interest Rates and Interest Charges

[Alert Me](#)

Variable Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances

13.25% to 18.00%

when you open your account.

Non-Variable Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances

14.24% to 18.00%

when you open your account.

Variable Rate Information

Your annual percentage rate (APR) may vary monthly. Your rate will be based on the U.S. (Fed) Prime Rate as of the last day of the preceding month. Rates will be determined on the 5th of each month.

Minimum Monthly Payment

2% of the outstanding balance or \$40, whichever is greater.

How to Avoid Paying Interest on Purchases

Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.

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](#).

Fees

[Alert Me](#)

Annual Fee

\$0

Transaction Fees

- **Balance Transfer:** \$0
- **Cash Advance:** \$0
- **Foreign Transaction: Visa International Service Assessment Fee**
 - Single Currency Transaction: 0.8% of transaction
 - Multiple Currency Transaction: 1.0% of transaction

Penalty Fees

- **Late Payment:** \$25 for the first violation, \$30 for the next violation(s) during the next 6 billing cycles
- **Overlimit:** \$0
- **Return Payment:** \$0

**Balance Computation
Method**

Average daily balance including new purchases.

Finance Charge

Calculated using monthly periodic data.

Advertised rates include a 0.25% discount for automatic payments. Without Autopay, your APR will be 0.25% higher.