

# Starter Classic Visa® Terms and Conditions

## Important Information on Rates, Fees and Other Costs

 Effective 01-17-2018

### Interest Rates and Interest Charges

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

**18.00%**

when you open your account.

#### 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

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#### 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 rate includes a 0.25% discount for automatic payments. Without Autopay, your annual percentage rate will be 0.25% higher.