

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of **10/18/2025**. You can contact us toll free at the number or 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 Classic	Visa Classic Share Secured	Visa Signature
Annual Percentage Rate (APR) for Purchases	12.15 %- 23.15 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	23.15 % This APR will vary with the market based on the Prime Rate.	14.15 %- 25.15 % depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	12.15 % - 23.15 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	23.15 % This APR will vary with the market based on the Prime Rate.	14.15 % - 25.15 % depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	12.15 % - 23.15 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	23.15 % This APR will vary with the market based on the Prime Rate.	14.15 % - 25.15 % depending on your credit history. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None		
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

SEE NEXT PAGE for more important information about this account

FEES (continued):

Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	<u>3%</u> of the amount of each transfer (minimum: \$10.00) <u>3%</u> of the amount of each cash advance (minimum: \$10.00) None
Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment:	Up to \$10.00 if your payment is late 11 days or more. None Up to \$25.00 if your payment is returned for any reason.

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

BINDING ARBITRATION: If approved, your account will be subject to a mandatory binding arbitration provision that limits your rights to bring legal action in court, including class action lawsuits unless you timely exercise your right to opt out. Please see the Binding Arbitration Agreement contained in your Credit Card Agreement for details.