

## Visa® Platinum-Pro Disclosures

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.80%</b>
<b>APR for Balance Transfers</b>	<b>8.80%</b>
<b>APR for Cash Advances</b>	<b>8.80%</b>
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
<b>Fees</b>	
<b>Annual Fee</b>	<b>\$25.00</b>
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$27.00</b>
• Over-the-Credit Limit	<b>None</b>
• Returned Payment	Up to <b>\$27.00</b>

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