

# VISA Account Opening Disclosure

10/2014

See below for a summary of the rates, fees and other costs of this credit offer. The Card Agreement sent with the card will contain all account terms. Account terms may change. You will be provided a notice of any changes as required by law, which may include the right to opt out of certain changes.

<b>Interest Rates and Interest Charges</b>	<b>VISA Platinum</b>
<b>Annual Percentage Rates (APR) for Purchases</b>	<b>9.90% to 18.00%</b> Rates are based on your credit history.
<b>APR for Balance Transfers</b>	<b>9.90% to 18.00%</b> Same as purchase rate. <b>0.00%</b> Introductory* APR for six months After that, your APR will be 9.90% to 18.00%, based on credit history. *Available on NEW Account balance transfers only)
<b>APR for Cash Advances</b>	<b>9.90% to 18.00%</b> Same as purchase rate.
<b>Penalty APR and When It Applies</b>	<b>16.90% or 18.00%</b> Rate is based on your credit history  This APR may be applied to your account if you:  1) Make a late payment 2) Go over your credit limit
<b>How Long Will the Penalty APR Apply?</b>	If your APR's are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on NEW purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	<b>\$0</b>
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit 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>None</b>
<b>Transaction Fees</b>	
▪ Balance Transfer	<b>None</b>
▪ Cash Advance	<b>None</b>
▪ Foreign Transaction	<b>None</b>
▪ Returned Payment	<b>\$25</b>
<b>Penalty Fees</b>	
▪ Late Payment	<b>\$25</b>
▪ Over-Credit Limit	<b>\$25</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including purchasing)." See your card agreement for more details.

**Loss of Introductory APR:** We may end your introductory APR and apply the penalty rate if you make a late payment.

**Billing Rights:** Information regarding your rights to dispute transactions and how to exercise those rights is provided in your account agreement received with your VISA card.

**Cash Back:** Your Account must be open and in good standing (i.e., not cancelled, terminated by either party or otherwise not available for your use as a payment method) at the time your order is received for processing. Sponsor reserves the right to suspend your participation in the Program until the Account is in good standing. This Program may be modified, suspended or cancelled at any time without restriction or penalty. CashBack credit may be forfeited due to violations of these Rules. This Program is void where prohibited or restricted by law. You are responsible for any federal, state or local income or other taxes.