

**ACCOUNT OPENING DISCLOSURE FOR YOUR VISA
CLASSIC CREDIT CARD ACCOUNT**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.50%
APR for Balance Transfers	10.50%
APR for Cash Advances	10.50%
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
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	
Annual Fee	None
Transaction Fees	
♦ Balance Transfer	None
♦ Cash Advance	None
♦ Foreign Transaction	1% of each transaction in U.S. dollars
Penalty Fees	
♦ Late Payment	\$8.00
♦ Over-the-Credit Limit	None
♦ Returned Payment	\$35.00

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.