

		Platinum	Rewards Visa	Card		
NTEREST RATES AND INTE	REST CHARGES					
Credit Score	740 +	739 to 700	699 to 660	659 to 610	609 to 560	559 or below
Annual Percentage Rates (APRs) for Purchases	9.74%	12.24%	12.74%	13.74%	15.24%	17.24%
	When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prime Rate.*					
Annual Percentage Rates (APRs) for Cash Advances	9.74%	12.24%	12.74%	13.74%	15.24%	17.24%
	When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prime Rate.*					
Annual Percentage Rates (APRs) for Balance Transfers	9.74%	12.24%	12.74%	13.74%	15.24%	17.24%
	When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prim Rate.*					
Penalty APR	None					
How to Avoid Paying Interest	Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchase balance that					
on Purchases For Credit Card Tips from the Consumer Financial Protection	nttp://www.consumerimance.gov/learnimore.					
Bureau						
	INIana		FEES			
Annual Fee	None Cash Advance	None				
Transaction Fees	Foreign Transaction Up to 2% of the US dollar amount of the foreign transaction					
Penalty Fees	Late Payment	\$20	amount of the foleigh trai	isaction		
NTEREST RATES AND INTE	REST CHARGES	0.000.0	Secured Visa			
Credit Score	740 +	739 to 700	699 to 660	659 to 610	0001 500	
	7.10.	739 10 700	000 10 000	009 10 010	609 to 560	559 or below
Annual Percentage Rates	11.74%	14.24%	14.74%	15.74%	17.24%	
	11.74%	14.24%		15.74%	17.24%	18.00%
Annual Percentage Rates (APRs) for Purchases	11.74% When you open your acc	14.24%	14.74%	15.74%	17.24%	18.00%
Annual Percentage Rates	11.74% When you open your acc Rate.*	14.24%	14.74% is based on creditworthine	15.74% ss. After that, your APR w	17.24%	18.00%
Annual Percentage Rates (APRs) for Purchases Annual Percentage Rates (APRs) for Cash Advances Annual Percentage Rates	11.74% When you open your acc Rate.* 11.74% When you open your acc Rate.*	14.24% Pount, the applicable APR 14.24% Pount, the applicable APR 14.24%	14.74% is based on creditworthine 14.74% is based on creditworthine	15.74% ss. After that, your APR w 15.74% ss. After that, your APR w	17.24% ill be calculated by adding 17.24% ill be calculated by adding	18.009 a margin to the Prime 18.00% a margin to the Prime
Annual Percentage Rates (APRs) for Purchases Annual Percentage Rates (APRs) for Cash Advances Annual Percentage Rates (APRs) for Balance Transfers	11.74% When you open your acc Rate.* 11.74% When you open your acc Rate.* 11.74% When you open your acc Rate.*	14.24% Pount, the applicable APR 14.24% Pount, the applicable APR 14.24%	14.74% is based on creditworthine 14.74% is based on creditworthine	15.74% ss. After that, your APR w 15.74% ss. After that, your APR w	17.24% ill be calculated by adding 17.24% ill be calculated by adding	18.009 a margin to the Prime 18.00% a margin to the Prime
Annual Percentage Rates (APRs) for Purchases Annual Percentage Rates (APRs) for Cash Advances Annual Percentage Rates (APRs) for Balance Transfers Penalty APR	T1.74% When you open your acc Rate.* 11.74% When you open your acc Rate.* 11.74% When you open your acc Rate.*	14.24% 14.24% 14.24% 14.24% 14.24% 14.24% count, the applicable APR 14.24% count, the applicable APR	14.74% is based on creditworthine 14.74% is based on creditworthine 14.74% is based on creditworthine	15.74% ss. After that, your APR w 15.74% ss. After that, your APR w 15.74% ss. After that, your APR w	17.24% ill be calculated by adding 17.24% ill be calculated by adding 17.24% ill be calculated by adding	18.00% a margin to the Prime 18.00% a margin to the Prime 18.00% a margin to the Prime
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Annual Percentage Rates (APRs) for Purchases Annual Percentage Rates (APRs) for Cash Advances Annual Percentage Rates (APRs) for Balance Transfers Penalty APR How to Avoid Paying Interest on Purchases For Credit Card Tips from the Consumer Financial Protection	11.74% When you open your acc Rate.* 11.74% When you open your acc Rate.* 11.74% When you open your acc Rate.* None Your due date is approxin pay by the due date each	14.24% rount, the applicable APR 14.24% rount, the applicable APR 14.24% rount, the applicable APR mately 25 days after the clamonth. pers to consider when apply	14.74% is based on creditworthine 14.74% is based on creditworthine 14.74% is based on creditworthine	15.74% ss. After that, your APR w 15.74% ss. After that, your APR w 15.74% ss. After that, your APR w	17.24% ill be calculated by adding 17.24% ill be calculated by adding 17.24% ill be calculated by adding rest on the portion of the p	18.00% a margin to the Prime 18.00% a margin to the Prime 18.00% a margin to the Prime ourchase balance that
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Annual Percentage Rates (APRs) for Purchases Annual Percentage Rates (APRs) for Cash Advances Annual Percentage Rates (APRs) for Balance Transfers Penalty APR How to Avoid Paying Interest on Purchases For Credit Card Tips from the Consumer Financial Protection Bureau	11.74% When you open your acc Rate.* 11.74% When you open your acc Rate.* 11.74% When you open your acc Rate.* None Your due date is approxing pay by the due date each thtp://www.consumerfination.	14.24% rount, the applicable APR 14.24% rount, the applicable APR 14.24% rount, the applicable APR anately 25 days after the clamonth. ors to consider when applyince.gov/learnmore.	14.74% is based on creditworthine 14.74% is based on creditworthine 14.74% is based on creditworthine ose of each billing cycle. V	15.74% ss. After that, your APR w 15.74% ss. After that, your APR w 15.74% ss. After that, your APR w Ve will not charge any inte	17.24% ill be calculated by adding 17.24% ill be calculated by adding 17.24% ill be calculated by adding rest on the portion of the p	18.00% a margin to the Prime 18.00% a margin to the Prime 18.00% a margin to the Prime ourchase balance that
Annual Percentage Rates (APRs) for Purchases Annual Percentage Rates (APRs) for Cash Advances Annual Percentage Rates (APRs) for Balance Transfers Penalty APR How to Avoid Paying Interest on Purchases For Credit Card Tips from the Consumer Financial Protection Bureau Annual Fee	11.74% When you open your acceptate.* 11.74% When you open your acceptate.* 11.74% When you open your acceptate.* None Your due date is approximately apply the due date each thttp://www.consumerfinately.	14.24% rount, the applicable APR 14.24% rount, the applicable APR 14.24% rount, the applicable APR anately 25 days after the clamonth. ors to consider when applyince.gov/learnmore.	14.74% is based on creditworthine 14.74% is based on creditworthine 14.74% is based on creditworthine ose of each billing cycle. V	15.74% ss. After that, your APR w 15.74% ss. After that, your APR w 15.74% ss. After that, your APR w Ve will not charge any inte	17.24% ill be calculated by adding 17.24% ill be calculated by adding 17.24% ill be calculated by adding rest on the portion of the p	18.00% Ja margin to the Prime 18.00% Ja margin to the Prime 18.00% Ja margin to the Prime a margin to the Prime purchase balance that y

Additional Information

Variable Rate Information:* The index used to determine the U.S. Prime Rate is published in The Wall Street Journal (Western Edition) on the third (3rd) Tuesday of March, June, September, and December of each calendar year. If the third (3rd) Tuesday is a holiday, we will use the Prime Rate published the next day. If more than one Prime Rate is published we may choose the highest rate. If The Wall Street Journal (Western Edition) ceases publication or ceases to publish the Prime Rate, we reserve the right to use the Prime Rate published in any other newspaper of general circulation, or we may substitute a similar reference at our sole discretion. We may change the above rates, fees, and other cost information at any time in accordance with applicable law, along with the applicable Credit Account Agreement and Disclosure, that will be sent to you.

Margins for APR's:

Platinum Rewards Visa Card - 4.74%, 7.24%, 7.74%, 8.74%, 10.24% and 12.24% respectively. Classic & Secured Visa Cards - 6.74%, 9.24%, 9.74%, 10.74%, 12.24% and 14.24% respectively.

We reserve the right to amend the Visa Credit Card Agreement as permitted by law. The above rates and fees are current as of 07/01/2018