

Important VISA Credit Card Disclosure

Interest Rates and Interest Charges

Visa Gold

ANNUAL PERCENTAGE RATE (APR)

- For Purchases
- For Cash Advances

9.9% APR

Penalty APR

None

Paying Interest

Your due date is at least 24 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.

Minimum Interest Charge

If you are charged interest, the charge will be no less than \$0.05.

For Credit Card Tips from the Federal Reserve Board

To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <http://www.federalreserve.gov/creditcard>.

Fees

Set Up and Maintenance Fees

None

Transaction Fees

- Foreign Transaction Fee

1% of each transaction in U.S. dollars.

Penalty Fees

- Late Payment Fee

\$25 for the first late payment; **\$35** for every subsequent late payment in a six-month period.