

Important Terms and Conditions

Effective

Visa® Platinum Rewards and Visa Business Credit Cards

August 1, 2023

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	14.65% - 17.90% APR* This APR will vary with the market based on the Prime Rate.
APRs for Balance Transfers	14.65% - 17.90% APR* This APR will vary with the market based on the Prime Rate.
APRs for Cash Advances	14.65% - 17.90% APR* This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None
Minimum Interest Charge	None
How to Avoid Paying Interest on Purchases	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.
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	
Set-up and Maintenance Fees Annual Fee	None
Transaction Fees <ul style="list-style-type: none">• Balance Transfer• Cash Advance• Foreign Transaction	None None None
Penalty Fees <ul style="list-style-type: none">• Late Payment• Over-the-Credit Limit• Returned Payment	Up to \$25** None Up to \$25

How We Calculate Your Balance: We use a method called “average daily balance (including new purchases)”. See cardholder agreement for complete details.

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

*Your standard APR may vary and is based on Prime Rate. Your rate is determined by adding a margin to the Prime Rate. The Prime Rate Index used to determine your APR is the rate published in *The Wall Street Journal* quarterly (January, April, July and October) and changes are effective as the first day of your next billing cycle. Current rate as of August 1, 2023. See cardholder agreement for complete details.

**You may be required to pay a late payment fee of up to \$25.00 if you do not pay at least the minimum payment by the payment due date on your statement. TruStone may also assess the late payment fee every month thereafter that you are past due.

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