

Important Terms and Conditions

Visa® Platinum Credit Card

Effective
January 1st, 2019

| Interest Rates and Interest Charges | |
|---|--|
| Annual Percentage Rate (APR) for Purchases | 11.15% - 17.90% APR* This APR will vary with the market based on the Wall Street Journal's Highest Published Prime. |
| APRs for Balance Transfers | 11.15% - 17.90% APR* This APR will vary with the market based on the Wall Street Journal's Highest Published Prime. |
| APRs for Cash Advances | 11.15% - 17.90% APR* This APR will vary with the market based on the Wall Street Journal's Highest Published Prime. |
| 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 2% of the amount of each cash advance, \$50 maximum. 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 January 1st, 2019. See cardholder agreement for complete details.