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Visa® Platinum Application and Solicitation Disclosure

Visa® Platinum
Visa® Platinum Rewards
Visa® Secured

INTEREST RATE AND INTEREST CHARGES	
<p>Annual Percentage Rate (APR) For Purchases</p>	<p>VISA® Platinum 2.90% Introductory APR for 6 months. After that, Your APR will be 14.15% - 18.00%, based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate.</p> <p>VISA® Platinum Rewards 2.90% Introductory APR for 6 months. After that, Your APR will be 15.15% - 18.00%, based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate.</p> <p>VISA® Platinum Secured 2.90% Introductory APR for 6 months. After that, Your APR will be 14.15% This APR will vary with the market based on the Prime Rate.</p>
<p>Annual Percentage Rate (APR) For Balance Transfers</p>	<p>VISA® Platinum 2.90% Introductory APR for 6 months. After that, Your APR will be 14.15%-18.00%, based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate.</p> <p>VISA® Platinum Rewards 2.90% Introductory APR for 6 months. After that, Your APR will be 15.15%-18.00%, based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate.</p> <p>VISA® Platinum Secured 2.90% Introductory APR for 6 months. After that, Your APR will be 14.15% This APR will vary with the market based on the Prime Rate.</p>
<p>Annual Percentage Rate (APR) For Cash Advances</p>	<p>VISA® Platinum 2.90% Introductory APR for 6 months. After that, Your APR will be 14.15%-18.00%, based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate.</p> <p>VISA® Platinum Rewards 2.90% Introductory APR for 6 months. After that, Your APR will be 15.15%-18.00%, based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate.</p> <p>VISA® Platinum Secured 2.90% Introductory APR for 6 months. After that, Your APR will be 14.15% This APR will vary with the market based on the Prime Rate.</p>
<p>Paying Interest</p>	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge You interest on purchases if You pay Your entire balance owed each month by Your payment's due date. We will begin charging interest on cash advances and balance transfers on the transaction date.</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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.</p>

FEES	
Annual Fee	For Visa® Platinum Secured, \$20.00
Transaction Fees Balance Transfer Cash Advance Foreign Transaction Fee	None None 1.00% of each foreign currency transaction in U.S. dollars. 0.80% of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees Returned Payment Late Payment	Up to \$20.00 Up to \$25.00
Other Fees Pay-by-Phone Rush fee	No charge for automated payment; \$10 if assisted by a live representative. Up to \$15.00

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

Billing Rights: Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.