

VISA DISCLOSURE

SUMMARY OF TERMS

Annual Percentage Rate (APR) for Purchases (Visa Classic)	11.88%
Annual Percentage Rate (APR) for Purchases (Preferred Platinum)	8.88%
Other Annual Percentage Rates	
Balance Transfer APR (Classic)	11.88%
Cash Advance APR (Classic)	11.88%
Balance Transfer APR (Pref. Platinum)	8.88%
Cash Advance APR (Pref. Platinum)	8.88%
Annual Fee	None
Transaction Fee for Purchases	None
Transaction Fee for Cash Advances	None
Minimum Finance Charge	None
Late Payment Fee	\$25.00
Payment Made with a Bad Check	\$30.00
Grace Period for Purchases	25 Days
Over-the-Limit Fee	None

Balance Calculation Method For Purchases

The Financial Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges.