**P.O. Box 20541**
**Atlanta, GA 30320-2541**

## VISA CREDIT CARD APPLICATION AND SOLICITATION DISCLOSURES
### Visa Platinum Rewards – Visa Signature – Visa Secured

| Interest Rates and Interest Charges | |
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| **Annual Percentage Rate (APR) for Purchases** | **Visa Platinum Rewards**<br>**14.00% to 18.00%**, based on your creditworthiness.<br><br>**Visa Signature**<br>**16.00% to 20.00%**, based on your creditworthiness.<br><br>**Visa Secured**<br>**18.00%**<br><br>Your APR will vary with the market based on the Prime Rate. |
| **APR for Balance Transfers** | **Visa Platinum Rewards**<br>**14.00% to 18.00%**, based on your creditworthiness.<br><br>**Visa Signature**<br>**16.00% to 20.00%**, based on your creditworthiness.<br><br>**Visa Secured**<br>**18.00%**<br><br>This APR will vary with the market based on the Prime Rate. |
| **APR for Cash Advances** | **Visa Platinum Rewards**<br>**14.00% to 18.00%**, based on your creditworthiness.<br><br>**Visa Signature**<br>**16.00% to 20.00%**, based on your creditworthiness.<br><br>**Visa Secured**<br>**18.00%**<br><br>This APR will vary with the market based on the Prime Rate. |

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| **Penalty APR and When it Applies** | **Visa Platinum Rewards**<br>**19.00% to 23.00%**, based on your creditworthiness.<br><br>**Visa Signature**<br>**21.00% to 25.00%**, based on your creditworthiness.<br><br>**Visa Secured**<br>**23.00%**<br><br>This APR will vary with the market based on the Prime Rate.<br><br>This APR may be applied to the entire balance on your account if you:<br>- Make a late payment.<br><br>**How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make at least six (6) minimum payments by the payment due date as shown in your monthly statement. |
| **Paying Interest** | Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfer on the transaction date. |
| **Minimum Interest Charge** | **None** |
| **For 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** | |
|---|---|
| **Annual Fee** | **None** |
| **Transaction Fees**<br>• Cash Advance<br>• Foreign Transaction | <br>**$6.00**<br><br>**1.00%** of each currency transaction in U.S. dollars |
| **Penalty Fees**<br>• Late Payment<br>• Over-the-Credit Limit<br>• Returned Payment | <br>Up to **$25.00**<br><br>**None**<br><br>Up to **$25.00** |

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Effective Date:** The information about the costs of the card described in this disclosure is accurate as of **June 20, 2025**.

This information may have changed after that date. For more information please, contact us at **1-800-544-3328**.

**Other Fees & Disclosures:**

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| Late Payment Fee: | **$25.00** or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment |
| Returned Payment Fee: | **$25.00** or the amount of the required minimum payment, whichever is less. Returned payment fees area assessed for both returned checks and for returned auto transfer payments that are NSF on the due date. |
| Statement Copy Fee: | **$3.00** |
| Rush Fee: | **$15.00** Monday – Friday<br>**$30.00** Saturday<br>If your account is subject to a Rush Fee, except as limited by applicable law, a fee may be charged to your account for each rush card that you request, providing that delivery of the card is also available by standard mail service, without paying a fee for delivery. |
| Stop Payment Fee: | **$15.00** |
| Payment Holiday Fee: | **$0.00** |