

INTEREST RATES AND CHARGES	VISA®	VISA GOLD®
Annual Percentage Rates (APR) for Purchases	13.90% Fixed	11.90% Fixed
APR for Balance Transfers	13.90% Fixed	11.90% Fixed
APR for Cash Advance	13.90% Fixed	11.90% Fixed
Penalty APR and When it Applies	None	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 interest on purchases if you pay your entire balance by the due date each month.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$3.00 or 3.00%	
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Federal Reserve Board at: http://www.federalreserve.gov/creditcard .	

Fees	VISA®	VISA GOLD®
Annual Fee	None	None
Membership Fee	None	None
Transaction Fees		
- Balance Transfer	None	None
- Cash Advances	3.0% of the amount advanced	3% of the amount advanced
- Foreign Transaction	1.00%	1.00%
Penalty Fees		
- Late Payment	Up to \$15.00	Up to \$15.00
- Over-the-Credit-Limit	None	None
- Returned Payment	Up to \$25.00	Up to \$25.00
Other Fees	None	None
How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). *An explanation of this method is provided in your account agreement.		
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.		
KY, OH, MI, TN Fees Disclosed and Calculated as Finance Charge		