

Interest Rates and Interest Charges		Visa®	Visa® Gold
Annual Percentage Rate (APR) for Purchases		<b>13.90%</b> Fixed	<b>11.90%</b> Fixed
APR for Balance Transfers		<b>13.90%</b> Fixed	<b>11.90%</b> Fixed
APR for Cash Advances		<b>13.90%</b> Fixed	<b>11.90%</b> Fixed
Penalty APR and When it Applies	None		
How to Avoid Paying Interest on Purchases	Your due date is at least <b>25</b> 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 <b>\$3.00 or 3.0%</b>		
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 <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .		
Fees		Visa®	Visa® Gold
Annual Fee		None	None
Membership Fee		None	None
Transaction Fees			
• Balance Transfer		None	
• Cash Advances		3.0% of the amount advanced.	
• Foreign Transaction		1.0%	
Penalty Fees			
• Late Payment		Up to \$15.00	
• Over-the-Credit-Limit		None	
• Returned Payment		Up to \$25.00	
Other Fees			
• Pay by Phone		\$6.00	

**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.