VISA Platinum Rewards Credit Card Disclosure

VISA Platinum Rewards – Rates & Fees

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**2.99%** on transactions done in the first twelve months after account was opened. After that, your APR will be: **12.99% to 21.99%**, based on your creditworthiness. The APR will vary with the market based on WSJ Prime Rate.
APR for Balance Transfers	**12.99%** to **21.99%** when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on WSJ Prime Rate.
APR for Cash Advances	**12.99%** to **21.99%** when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on WSJ Prime Rate.
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 any interest on purchases if you pay your entire balance by the due date each month.
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 • **Cash Advance** • **Foreign Transaction**	Either **$5** or **2%** of advance amount, whichever is greater (does not apply to overdraft protection advances) **1%** of the US dollar amount of the foreign transaction (including purchases made in the US through a foreign merchant)
Penalty Fees • **Late Payment** • **Card Replacement** • **Return Item Fee**	 **$25** **$10 (If rush order, additional $35)** **$30 per returned check payment**

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases)”. The above terms are current as of 09/25/2026.