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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



VISA PLATINUM PRIME

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>2.49% to 7.49% Introductory APR for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, your APR will be 8.74% to 17.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>2.49% to 7.49% Introductory APR for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, your APR will be 8.74% to 17.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>2.49% to 7.49% Introductory APR for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, your APR will be 8.74% to 17.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
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.
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	
Set-up and Maintenance Fees	
- Annual Fee	None
- Account Set-up Fee	None
- Program Fee	None
- Participation Fee	None
- Additional Card Fee	None
- Application Fee	None
Transaction Fees	
- Balance Transfer Fee	None
- Cash Advance Fee	None
- Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
- Transaction Fee for Purchases	None
Penalty Fees	
- Late Payment Fee	Up to \$25.00
- Returned Payment Fee	Up to \$10.00



SEE NEXT PAGE for more important information about your account.