

# Visa Credit Card Application Disclosures



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INTEREST RATES AND INTEREST CHARGES			
	Visa Rewards	Visa Cashback	Visa Low Rate
<b>Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances</b>	<b>4.90%</b> Promotional APR, for qualifying members, for transactions completed from August 1, 2021 through October 31, 2021 with a repayment period for these transactions until April 30, 2022.		
	<b>0.00%</b> Promotional APR for transactions completed from August 1, 2021 through October 31, 2021 with a repayment period for these balance transfers until April 30, 2022. Balance Transfer must be New Money.		
	After that, or if you do not qualify, your APR will be <b>9.90 % - 17.90%</b> based on your creditworthiness	After that, or if you do not qualify, your APR will be <b>14.90 % - 20.90%</b> based on your creditworthiness	After that, or if you do not qualify, your APR will be <b>7.90 % - 15.90%</b> based on your creditworthiness
<b>Penalty APR</b>	<b>17.90%</b>	<b>20.90%</b>	<b>17.90%</b>
<b>When the Penalty APR Applies</b>	This APR may be applied to your account if you make a late payment. <b>How long with the Penalty APR apply?</b> If your APR is increased due to a late payment, the Penalty APR will apply until you make six consecutive minimum payments when they are due.		
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.		
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .		
SERVICE CHARGES			
<b>Annual Service Charge</b>	None		
<b>Transaction Service Charges</b> • Cash Advance • Balance Transfer • Foreign Transaction	<b>None</b> <b>None</b> Up to <b>2%</b> of the US dollar amount of the foreign transaction. <i>This fee applies to any credit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.</i>		
<b>Penalty Service Charges</b> • Late Payment • Over-the-Credit Limit • Returned Payment	Up to <b>\$25</b> None <b>\$25</b>		

**Other Service Charges:**

Replacement Card	<b>\$5</b>
Rush Replacement Card	<b>\$10</b>
Rush Delivery of Card	<b>\$30</b>

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

The above rates and fees are effective as of **August 1, 2021**.