



**CLASSIC VISA CREDIT CARD
ACCOUNT OPENING DISCLOSURE**

Effective: April 1, 2018

Replaces Addendums Dated: August 15, 2016

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	3.90% introductory rate for the first six (6) billing cycles and thereafter 12.15%, 12.90%, 15.90% or 17.90% based on your creditworthiness
Other APRs	Cash Advance APR: 12.15%, 12.90%, 15.90% or 17.90% based on your creditworthiness. Penalty APR: None
How to Avoid Paying Interest on Purchases	Not less than 25 days*
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
* Periodic Finance Charges will not be charged on new purchases on your current statement provided that you have paid the new balance on your previous statement in full by the payment due date on that statement, and provided that you pay the new balance on your current statement in full by the payment due date on that statement. The payment due date shown on a statement will be at least 25 days after the end of the billing cycle covered by that statement. This "Grace Period" only applies to purchases and not balance transfers or cash advances.	

Method of Computing the Balance for Purchases: Average daily balance (including new purchases)

Fees	
Transaction Fees	
<ul style="list-style-type: none"> • Minimum Finance Charge • Transaction Fee for Purchases • Transaction Fee for Cash Advances • Foreign Currency Conversion Fee 	<p>None</p> <p>None</p> <p>None</p> <p>Up to 1% of the transaction amount</p>
Penalty Fees	
<ul style="list-style-type: none"> • Over Limit Fee • Late Payment Fee • Returned Payment Fee 	<p>None</p> <p>\$25</p> <p>\$25</p>
Other Fees	
<ul style="list-style-type: none"> • Annual Fee • Bad Address/Returned Mail Fee • Chargeback or Dispute of authorized transaction • Replacement card • Rush replacement card • Statement Copy 	<p>None</p> <p>\$10</p> <p>\$25</p> <p>\$10</p> <p>\$45</p> <p>\$5 per monthly statement</p>