

The information provided in this disclosure is accurate and effective as of _____. The information may have changed after that date. To find out what may have changed please call us at 888-233-7228. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you after approval.

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE for Purchases	Visa Classic: _____% to _____% This APR will vary with the Market based on the Prime Rate. Based on your creditworthiness when you open your account. Visa Platinum: _____% to _____% This APR will vary with the Market based on the Prime Rate. Based on your creditworthiness when you open your account.
ANNUAL PERCENTAGE RATE for Balance Transfers	Visa Classic: _____% to _____% This APR will vary with the Market based on the Prime Rate. Based on your creditworthiness when you open your account. Visa Platinum: _____% to _____% This APR will vary with the Market based on the Prime Rate. Based on your creditworthiness when you open your account.
ANNUAL PERCENTAGE RATE for Cash Advances	Visa Classic: _____% to _____% This APR will vary with the Market based on the Prime Rate. Based on your creditworthiness when you open your account. Visa Platinum: _____% to _____% This APR will vary with the Market based on the Prime Rate. Based on your creditworthiness when you open your account.
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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Finance 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
Transaction Fees Balance Transfer Fee Foreign Transaction Fee	None 1.00% of each multiple currency transaction in U.S. dollars.
Penalty Fees Late Payment Fee Returned Payment Fee Over Credit Limit Fee	\$10.00 or 20.00% of the interest due, whichever is greater. At no time will your late payment fee exceed the greater of \$25.00 or the minimum payment due. \$20.00 None

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)".