

	Titanium VISA	Classic VISA
Interest Rates and Interest Charges		
Annual Percentage Rate (APR) For Purchases	9.75% FIXED	12.75% FIXED
Annual Percentage Rate (APR) For Cash Advances	9.75% FIXED	12.75% FIXED
Annual Percentage Rate (APR) For Balance Transfers	9.75% FIXED	12.75% FIXED
How to avoid paying interest on purchases	You have 25 days to repay your balance for purchases before a finance charge will be imposed.	You have 25 days to repay your balance for purchases before a finance charge will be imposed.
Minimum Finance Charge	None	None
Fees		
Annual Fees	None	None
Transaction Fees:		
Balance Transfer Fee	None	None
Cash Advance Fee	None	None
Foreign Transaction Fee with Currency Conversion	1% of transaction amount	1% of transaction amount
Foreign Transaction Fee with no Currency Conversion	0.8% of transaction amount	0.8% of transaction amount
Penalty Fees:		
Late Payment Fee	\$25	\$25

Please visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore> to learn more about shopping for and using credit card accounts.

Balance Computation Method: Average Daily Balance (including new transactions).

An explanation of this method is detailed in the account opening disclosure.

Replacement Card Fee (Classic and Titanium): \$5