

	Titanium VISA	Classic VISA
<b>Interest Rates and Interest Charges</b>		
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
<b>Fees</b>		
Annual Fees	None	None
<b>Transaction Fees:</b>		
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
<b>Penalty Fees:</b>		
Late Payment Fee	\$25	\$25

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>.

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