

Interest Rates and Interest Charges

	Visa Youth & Platinum	Visa Signature Rewards
Annual Percentage Rate (APR) for purchases	0% introductory APR for six months from the date card is opened. After that, your APR will be 9.00% - 15.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	11.00% - 17.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Cash Advances	9.00% - 15.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	11.00% - 17.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Balance Transfers	9.00% - 15.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	11.00% - 17.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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.	
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 Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore	

Fees

Annual Fee	None	
Transaction Fees		
<ul style="list-style-type: none"> Balance Transfer Cash Advance Foreign Transaction 	None 2.5% of the advanced amount 1% of each transaction in U.S. dollars	None 2.5% of the advanced amount None
Penalty Fees		
<ul style="list-style-type: none"> Late Fee Returned Payment Fee 	Up to \$27 Up to \$25	Up to \$27 Up to \$25

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). See your Agreement for more details.

How We Will Calculate Your Rate: After any applicable introductory rate period ends, we will establish a margin of **5.50% - 11.50%** based on your credit worthiness, and add this margin to the Prime Rate to determine your APR.

Loss of Introductory APR: We may end your introductory APR if you make a late payment and the rate that will apply varies. After your introductory rate is revoked, we will establish a margin of **9.00% - 15.00%**, based on your credit worthiness, and add this margin to the Prime Rate to determine your APR.

The above rates and fees are current as of January 2, 2019 and are subject to change without notice.