CREDIT CARD SOLICITATION DISCLOSURE

THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION - The information provided in this disclosure is accurate as of **September 24, 2026**. The information may have changed after that date. To find out what may have changed contact us at the address shown in this application. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that 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 with the new card(s).

INTEREST RATES AND INTEREST CHARGES

	Platinum Visa®	Signature Rewards Visa®	Business Visa®
ANNUAL PERCENTAGE RATE (APR) for Purchases	**0%** Introductory APR for the first twelve billing cycles after the account is opened. **10.74%** to **20.74%**, after the introductory period, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	**0%** Introductory APR for the first twelve billing cycles after the account is opened. **14.24%** to **22.00%**, after the introductory period, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	**0%** Introductory APR for the first twelve billing cycles after the account is opened. **14.24%** to **18.24%**, after the introductory period, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**0%** Introductory APR for the first twelve billing cycles after the account is opened. **10.74%** to **20.74%**, after the introductory period, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	**0%** Introductory APR for the first twelve billing cycles after the account is opened. **14.24%** to **22.00%**, after the introductory period, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	**0%** Introductory APR for the first twelve billing cycles after the account is opened. **14.24% to 18.24%**, after the introductory period, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**0%** Introductory APR for the first twelve billing cycles after the account is opened. **10.74%** to **20.74%**, after the introductory period, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	**0%** Introductory APR for the first twelve billing cycles after the account is opened. **14.24%** to **22.00%**, after the introductory period, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	**0%** Introductory APR for the first twelve billing cycles after the account is opened. **14.24% to 18.24%**, after the introductory period, based on your creditworthiness when you open your account. 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. The Interest Charge on cash advances begins from the date you obtained the cash advance. The Interest Charge on balance transfers begins from the date the transaction is posted to your account.		
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

Annual Fees	**None**
Transaction Fees • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee	 **3%** of total transfer amount **$35.00** per cash advance transaction **None**
Penalty Fees • Late Payment Fee • Over limit Fee • Returned Item Fee	 **$25.00** or no greater than the minimum payment **None** for Platinum Visa or Signature Rewards Visa, **$25.00** for Business Rewards Visa **$20.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)".

Other Fees and Charges: We may impose the following fees and charges on your Account: **Card Replacement Fee:** You agree to pay an **$8.00** fee for each replacement card you request. **Card Recovery Fee:** If you use your card after the account has been canceled and we must pay a recovery fee to a third party who obtains the card for us, you agree to pay any recovery fee. **Copy Charges:** If you request a copy of any document related to your Account, we may charge your account **$6.00** per sales receipt copy, **$3.00** per statement copy, and **$20.00** per hour for account services. **Check Copy Fees:** We will provide five free check copies per account type per statement. After the fifth check copy request, we will charge **$1.00** per additional item. After ten additional items, we will charge an additional **$10.00** per hour check retrieval fee. **Skip-a-Payment Fee:** You may skip one payment each year, subject to our guidelines for Skip-a-Payment. There is a skip payment fee (Interest Charge) of **$25.00** for skipping a payment. **Attorney's Fees and Costs:** If you default on any part of this Agreement, you agree to pay us all costs to collect your Account, including outside collection agency fees and permitted by applicable law, court costs and reasonable attorney fees and collection agency costs, whether or not there is a lawsuit, and fees on any appeal and fees for bankruptcy proceedings, appeals, and any post judgment collection services, if applicable. **ATM Fees:** If you use an ATM to obtain a cash advance and the ATM is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge may be charged to your account if you complete the transaction. We reserve the right to amend the Visa Credit Card Agreement as permitted by law.

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