



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Secured Introductory APR for a period of six billing cycles. After that your APR will be .</p> <p>Student Visa Secured Introductory APR for a period of six billing cycles. After that your APR will be .</p>
APR for Balance Transfers	<p>Visa Secured Introductory APR for a period of six billing cycles. After that your APR will be .</p> <p>Student Visa Secured Introductory APR for a period of six billing cycles. After that your APR will be .</p>
APR for Cash Advances	<p>Visa Secured Introductory APR for a period of six billing cycles. After that your APR will be .</p> <p>Student Visa Secured Introductory APR for a period of six billing cycles. After that your APR will be .</p>
Penalty APR and When it Applies	<p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> - Make a late payment <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	<p>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.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>

