Credit Disclosure

Interest Rates and Interest Changes	
Annual Percentage Rate (APR) for Purchases	**0%** introductory APR for six (6) months. After that, your APR will be **12.9%**.
APR for Balance Transfers	**0%** This APR is in effect for six (6) months from the posting date, then **7.9%** until balance is paid in full.
APR for Cash Advances	**12.9%**
How to Avoid Paying Interest on Purchases	You have at least 25 days after the close of each statement period to pay your balance in full without being charged interest. There is no grace period for cash advances.
Minimum Interest Charge	If you are charged interest, the charge will be no less than **$0.50**.
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.**

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Fees	
Maintenance and Set-up Fees	NOTICE: Some of these set-up and maintenance fees may be assessed before you begin using your card and will reduce the amount of credit you initially have available.
Annual Fee	**None**
Additional Card Fee	**None**
Transaction Fees	
Balance Transfer Fee	**None**
Cash Advance Fee	**None**
Foreign Transaction Fee	Up to **1%** of each transaction in U.S. dollars.
Penalty Fees	
Late Payment Fee	Up to **$35**
Returned Payment Fee	Up to **$32**

The minimum monthly payment is 2% of your total new balance or the overlimit amount, whichever is greater, but not less than $35 plus the amount of any unpaid prior payments due. Payments of $10,000 or greater may not be part of your available credit for three (3) business days. Your payment is due the 17th of every month.

Cash Rewards Terms & Conditions:
Earn 1% back on all your purchases for you and your charity! The 1/2% reward will post as a credit to your Visa account annually in November, and the other 1/2% reward is donated to your charity on your behalf. Rewards are earned on purchases only; returns will be deducted from the calculation. If your account is closed, voluntarily or involuntarily, past due or over limit, or inactive you will forfeit all rewards.

How We Will Calculate Your Balance: We use a method called "average daily balance (including current transactions)." See your account agreement under Finance Charge for more details.

Loss of Introductory or Balance Transfer APR: We may end your Introductory APR or Balance Transfer APR if you make a late payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Information contained in this Credit Disclosure is accurate as of 12/01/2012 and is subject to change thereafter. To obtain more recent information, please call us at 1-800-289-5939.