

VISA Credit Card Disclosure

Annual Percentage Rate	Grace period	Method of Computing the Balance	Annual Fee	Minimum Finance Charge	Transaction Fee for Purchases	Other Charges
<p>VISA Classic 12.99% Credit Line is \$500.00 - \$10,000.00</p> <p>VISA Platinum 8.99% Credit Line is \$1,000.00 - \$15,000</p>	<p>Purchases-25 days Cash Advances accrue interest from the date they are posted to the account.</p>	<p>Average Daily Balance Method (including new purchases).</p>	<p>NONE</p>	<p>NONE</p>	<p>NONE</p>	<ul style="list-style-type: none"> • Over-the-Credit-Limit Fee - \$20.00 • Late Payment Fee - \$25.00 • Returned Check Fee - \$20.00 • Cash Advance Transaction Fee - \$2.00 • New or Replacement Card Fee - \$10.00 • Card Recovery Fee - \$65.00 • Balance Transfer Fee - NONE • Documentation Fee - \$10.00 • Emergency Cash or Card Replacement Fee (for premium cards only) - \$45.00 <p>1-800-VISA-911</p>