

IMPORTANT VISA CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your VISA Credit Card. The information about costs of the Card are accurate as of the effective date of October 12, 2019. You can call Us at (989) 799-9800 or write Us at 1837 Bagley Street, Saginaw, MI 48601 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases	10.70% - 19.70% when You open Your Account, based on Your creditworthiness. After that, Your APR will vary with the market based on the Prime Rate.
APR For Balance Transfers	3.99% Introductory APR for 9 months (applicable to transfers that occur during the first 90 days). After that, Your APR will be 10.70% - 19.70% , based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR For Cash Advances	10.70% - 19.70% when You open Your Account, based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	You must pay Your entire balance owed each month within 25 days of Your statement closing date.
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

Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>Up to 3.00% of each transfer; \$5.00 minimum - \$90.00 maximum.</p> <p>3.00% of each advance; \$5.00 minimum - \$90.00 maximum.</p> <p>3.00% of each transaction in U.S. dollars.</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$25.00</p> <p>Up to \$25.00</p>

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