PO BOX 89909
Tampa, FL 33689-0415

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of **9/1/2026**. You can contact us toll free at 1-800-839-6328 or the address above to inquire if any changes occurred since the effective date. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: https://www.dfs.ny.gov/consumers/credit_debt or (800) 342-3736.

INTEREST RATES and INTEREST CHARGES:

	VISA® PREFERRED SECURED VISA® PREFERRED	VISA® REWARDS	VISA® SIGNATURE	VISA® CASH REWARDS
Annual Percentage Rate (APR) for Purchases & Balance Transfers	**1.99% to 4.99%** Introductory APR for qualifying members, for a period of six months depending on your credit history. After that, or if you do not qualify for the Introductory APR, your Standard APR will be **10.49% to 17.99%** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**1.99% to 8.99%** Introductory APR for qualifying members, for a period of six months depending on your credit history. After that, or if you do not qualify for the Introductory APR, your Standard APR will be **14.74% to 17.99%** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**17.99%**	**17.49% to 17.99%** depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	18.00%	18.00%	18.00%	18.00%
Penalty APR and When it Applies	18.00% This APR may be applied to your account if you make a payment that is late 60 days or more twice in a 12-month period. How Long Will the Penalty APR Apply? If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances for a period of 6 billing cycles.			
Paying Interest	Your due date is at least 25 days after we mail your billing statement. We will not charge you interest on purchases or balance transfers if you pay your entire new purchase balance or balance transfer balance by the due date each month. We will begin charging interest on cash advances on the transaction date.			
Minimum Interest Charge	None			
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	
• Balance Transfer:	None
• Cash Advance:	None
• Foreign Transaction:	1% of each transaction in U.S. dollars if the transaction involves a currency conversion 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees	
• Late Payment:	up to $25.00 for the first offense, up to $35.00 for a second offense occurring within 6 billing cycles following the initial offense
• Returned Payment:	None

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

Loss of Introductory Rate: We may end your Introductory Rate and apply the Penalty APR disclosed above if you make a late payment.

Overdraft Protection: If you have overdraft protection linked to your credit card account, overdrafts will be charged to your card at the cash advance APR of 18.00 %.

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