

VISA Credit Card Disclosure

Annual Percentage Rate (APR) for Purchases (VISA Classic)	11.95%
Other APRs	11.95% for Cash Advances, Balance Transfers and Convenience Checks
Grace Period for Purchases	25 days
Method of Computing the Balance for Purchases	Average Daily Balance (Including new purchases)
Annual Fee (Waived with Direct Advantage Membership)	\$10.00
Minimum Finance Charge	\$2.00
Transaction Fee for Purchases	None
Late Payment Fee	20% or \$5.00
Over-the-Credit-Limit Fee	\$25.00