

# CUSOCAL VISA® Classic Card Account Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>16.5%</b> for balances less than or equal to \$2500. <b>10.9%</b> for balances over \$2500.
APR for Balance Transfers	<b>1.99%</b> Promotional APR for 12 months from the date of the balance transfer. After that, your APR will be <b>16.5%</b> for balances less than or equal to \$2500. <b>10.9%</b> for balances over \$2500.
APR for Cash Advances	<b>16.5%</b> for balances less than or equal to \$2500. <b>10.9%</b> for balances over \$2500.
Penalty APR and When it Applies	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> <li>Balance Transfer</li> <li>Cash Advance</li> <li>Foreign Transaction</li> </ul>	<b>None</b> <b>None</b> <b>1%</b> of each foreign currency transaction in U.S. dollars; <b>.08%</b> of each single currency international transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>	Up to <b>\$10</b> Up to <b>\$25</b>

**Loss of Promotional APR for Balance Transfers:** We may end your Promotional APR for Balance Transfers if your account is delinquent 60 or more days.

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement and Disclosure, which accompanies this Visa account disclosure.

**More Information about Penalty Fees:** If your Total Minimum Payment Due is not received by your payment due date, a Late Payment Fee of \$10 will be assessed. However, the Late Payment Fee will not exceed the total minimum payment that was due. The Returned Payment Fee is \$25. However, the Returned Payment Fee will not exceed the total minimum payment that was due.

**Information about the Promotional APR for Balance Transfers:** The Promotional APR for Balance Transfers is effective upon the opening of your credit card account and only applies to external balance transfers and does not apply to purchases or cash advances. When the Promotional APR ends, the Standard APR will apply to outstanding balances (consisting of balance transfers). No Balance Transfer Fee(s) will apply to balance transfers. The Promotional APR for Balance Transfers is **1.99%** with a corresponding Monthly Periodic Rate of **.166%**.