



IMPORTANT CHANGES TO CREDIT CARD ACCOUNT TERMS

The following is a summary of changes that are being made to the credit card account terms. These changes will take effect on **May 01, 2025**.

NOTE: Current APRs will continue to apply to transactions made before 5/1/25. Any changes to the APRs described below will **not apply to credit card accounts opened between 3/10/25 – 4/30/25 until one year from open date.**

Revised Terms as of 5/1/25

Annual Percentage Rate (APR) for Purchases	14.00% Cash Rewards Visa® Gold 16.00% Cash Rewards Visa® Classic / Secured Visa Classic
APR for Balance Transfers	14.00% Cash Rewards Visa Gold 16.00% Cash Rewards Visa Classic / Secured Visa Classic This APR may vary during promotional periods.
Cash Advance APR	15.00% Cash Rewards Visa Gold 17.00% Cash Rewards Visa Classic / Secured Visa Classic
Late Payment Fee	\$20
Return Fee	\$30
Card Replacement Fee	\$20
Additional Card Fee	\$20
Statement Copy Fee	\$7 per monthly statement