

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of **10/01/2025**. You can contact us toll free at 800.676.5328 or 221 South Rutgers Avenue, P.O. Box 365, Oak Ridge, Tennessee 37831-0365 to inquire if any changes occurred since the effective date.

INTEREST RATES & INTEREST CHARGES:	
	VISA PLATINUM
Annual Percentage Rate (APR) for Purchases & Balance Transfers	13.990% 15.990% 17.990% 18.000%, or 18.000% The rate you qualify for is dependent on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	18.00%
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. For cash advances and balance transfers, we will begin charging interest on the date the cash advance or balance transfer is posted to your account.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
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	
Fees to Open or Maintain your Account • Annual Fee: • Application Fee:	None None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	None None 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: • Over-the-Credit Limit: • Returned Payment:	100% of the payment due or \$25.00 , whichever is less if your payment is late. None Up to \$25.00 if your payment is returned for any reason

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