IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of 11/02/2026. You can contact us toll free at (800) 593-1000 or mail correspondence to 1600 Medical Drive, Pottstown, PA 19464 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:

	VISA PLATINUM	VISA PLATINUM REWARDS	VISA SIGNATURE CASHBACK	VISA PLATINUM CREDIT BUILDER
Annual Percentage Rate (APR) for Purchases & Balance Transfers	**0.00%** Introductory APR for 12 months from date of account opening. After that, your Standard APR will be **7.90% - 18.00%** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**0.00%** Introductory APR for 12 months from date of account opening. After that, your Standard APR will be **8.90% - 18.00%** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**0.00%** Introductory APR for 12 months from date of account opening. After that, your Standard APR will be **11.25% - 18.00%** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**16.90%**
APR for Cash Advances	**7.90% - 18.00%** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**8.90% - 18.00%** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**11.25% - 18.00%** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**16.90%**
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	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**			

SEE NEXT PAGE for more important information about this account

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FEES:	
Fees to Open or Maintain your Account	
- Annual Fee:	*For Visa Platinum, Visa Platinum Rewards, and Visa Signature Cashback:* None *For Visa Platinum Credit Builder:* None for the first year; **$30.00** thereafter
- Application Fee:	None
Transaction Fees	
- Balance Transfer:	*For Visa Platinum, Visa Platinum Rewards, and Visa Signature Cashback:* **3%** of the amount of each balance transfer for balance transfers made within 12 months from account opening For all other balance transfers: **None**
- Cash Advance:	**2%** of the amount advanced with a minimum of **$5.00** and a maximum of **$75.00**.
- Foreign Transaction:	**1%** of each transaction in U.S. dollars, even if no currency conversion takes place.
Penalty Fees	
- Late Payment:	Up to **$29.00** if your payment is late
- Returned Payment:	Up to **$29.00** 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)."

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

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