



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Classic</p> <p>Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be to based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured</p> <p>to when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>Visa Classic</p> <p>Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be to based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured</p> <p>to when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>Visa Classic</p> <p>Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be to based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured</p> <p>to when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

