



P.O. Box 2121
 Waterbury, CT 06722
 800-992-2226
 203-758-9500

Disclosures of Rates and Terms



VISA® GOLD CARD / VISA® PLATINUM CARD / VISA® PLATINUM CASH BACK CARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><u>Visa® Gold</u> 8.00% to 17.00% Fixed - Based on your credit worthiness</p> <p><u>Visa® Platinum</u> 8.50% to 17.50% Fixed - Based on your credit worthiness</p> <p><u>Visa® Platinum Cash Back</u> 9.00% to 17.50% Fixed - Based on your credit worthiness</p>
APR for Balance Transfers & Cash Advances	<p><u>Visa® Gold</u> Introductory Rate 2.99% for 12 months, after that 8.00% to 17.00% fixed - Based on your credit worthiness</p> <p><u>Visa® Platinum</u> Introductory Rate 2.99% for 12 months, after that 8.50% to 17.50% fixed - Based on your credit worthiness</p> <p><u>Visa® Platinum Cash Back</u> Introductory Rate 2.99% for 12 months, after that 9.00% to 17.50% fixed - Based on your credit worthiness</p>
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 interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances and/or balance transfers on the transaction date.
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 https://www.consumerfinance.gov/learnmore .
Fees	
Transaction Fees <ul style="list-style-type: none"> Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee 	None None Up to 1.00%
Penalty Fees <ul style="list-style-type: none"> Late Payment Fee Over the Credit Limit Fee Returned Payment Fee 	Up to \$20.00 None Up to \$25.00
Annual Fee	None
Membership Fee	None

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)." An explanation of this method is provided in your account agreement.

Billing Rights:

Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Military Lending Act:

Federal Law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connections with the credit transaction; any application fee charged (other than certain fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).