



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

Disclosures of Rates and Terms



STUDENT VISA® CARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.90% Fixed
APR for Balance Transfers	9.90% Fixed
APR for Cash Advances	9.90% Fixed
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on 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.
Minimum Interest Charge	If you are charged interest, the charge will be no less and \$0.00
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	
Annual Fee	None
Additional Card Fee	\$0.00 annually (if applicable)
Transaction Fees <ul style="list-style-type: none"> • Balance Transfers • Cash Advances • Foreign Transaction 	\$0.00 \$0.00 \$0.00
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over the Credit Limit • Returned Payment 	Up to \$20.00 None Up to \$25.00
Other Fees	None

The information about the costs described in this application is accurate as of June 1 2025. This information may have changed after this date. To find out what may have changed, write us at P.O. Box 2121, Waterbury CT 06722 or call 1-800-992-2226

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).