

Important Disclosure Information

Effective: November 1, 2019

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b> <sup>1</sup> <b>APR for Balance Transfers</b> <sup>1</sup> <b>APR for Cash Advances</b> <sup>1</sup>	<b>Arrowhead Visa 11.49% to 26.49%</b> when you open your account, based on your creditworthiness. After that, your APR will be a variable rate that varies with the market based on the Prime Rate <sup>1</sup> . <b>Visa Classic Secured 19.49%</b> This APR is a variable rate that varies with the market based on the Prime Rate <sup>1</sup>
<b>Penalty APR</b> <sup>2</sup> and <b>When it Applies</b>	<b>Arrowhead Visa 18.49% to 33.49%</b> when you open your account, based on your creditworthiness. After that, your APR will be a variable rate that varies with the market based on the Prime Rate <sup>2</sup> . <b>Visa Classic Secured 26.49%</b> This APR is a variable rate that varies with the market based on the Prime Rate <sup>2</sup> .  This APR may be applied to your account if you: 1) Make a late payment that is sixty (60) days past due; or 2) Make a payment that is returned causing your account to be past due. <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
<b>Paying Interest</b>	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on purchases, balance transfers and cash advances if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<b>None</b> <b>None</b> 1% of each transaction in U.S. Dollars (transactions made in foreign currency) 0.8% of each transaction in U.S. Dollars (transactions made in foreign currency, billed in U.S. Dollars)
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>	Up to <b>\$15</b> <b>None</b> <b>None</b>

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

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Visa Credit Card Agreement.

1. The Prime Rate (Index) used to determine the APR is **4.75%**. We will add a Margin based on your credit score to determine your APR and corresponding Daily Periodic Rate.
2. The Prime Rate (Index) used to determine the Penalty APR is **4.75%**. We will add a Margin based on your credit score to determine your Penalty APR and corresponding Daily Periodic Rate.