

PARTNERS VISA CREDIT CARDS

Learn more about **Partners Visa® Credit Cards**.

Rates effective January 1, 2022. Call 800.948.6677 for current rate information.

Interest Rates and Interest Charges

	VISA Platinum	VISA Platinum Rewards	VISA Signature	VISA Share Secured
Annual Percentage Rate for Purchases	7.99% to 17.99% based on your creditworthiness.	9.49% to 17.99% based on your creditworthiness.	14.74% this APR will vary with the market based on the Prime Rate.	13.90%
APR for Balance Transfers	7.99% to 17.99% when you open your account, based on your creditworthiness.	9.49% to 17.99% when you open your account, based on your creditworthiness.	14.74% this APR will vary with the market based on the Prime Rate.	13.90%
APR for Cash Advances	7.99% to 17.99% when you open your account, based on your creditworthiness.	9.49% to 17.99% when you open your account, based on your creditworthiness.	14.74% this APR will vary with the market based on the Prime Rate.	13.90%
Penalty APR and When It Applies	N/A	N/A	N/A	N/A
How to Avoid 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 each month.	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 each month.	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 each month.	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 each month.
Minimum Interest Charge	None	None	None	None
For Credit Cards Tips from the Federal Reserve Board	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 www.consumerfinance.gov/learnmore .			

Fees

Annual Fee	None	None	None	None
Transaction Fees	<ul style="list-style-type: none"> None None 1% of U.S. Dollar Amount 	<ul style="list-style-type: none"> None None 1% of U.S. Dollar Amount 	<ul style="list-style-type: none"> None None 1% of U.S. Dollar Amount 	<ul style="list-style-type: none"> None None 1% of U.S. Dollar Amount
<ul style="list-style-type: none"> Balance Transfer Cash Advance Foreign Transaction 				
Penalty Fees	<ul style="list-style-type: none"> \$25 or 3.5% of outstanding balance, whichever is less (\$10 minimum) None \$25 	<ul style="list-style-type: none"> \$25 or 3.5% of outstanding balance, whichever is less (\$10 minimum) None \$25 	<ul style="list-style-type: none"> \$25 or 3.5% of outstanding balance, whichever is less (\$10 minimum) None \$25 	<ul style="list-style-type: none"> \$25 or 3.5% of outstanding balance, whichever is less (\$10 minimum) None \$25
<ul style="list-style-type: none"> Late Payment Over-the-Credit Limit Returned Payment 				

If you have any questions, please select one of the following options and schedule an appointment.

[APPLY ONLINE](#)
[BRANCH ASSISTANCE](#)
[VIRTUAL ASSISTANCE](#)