## Visa® Credit Card Rates and Conditions

PARTINERS VISA CREDIT CAROS

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 crestmorthiness.	9.49% to 17.99% based on your credit wormings.	14.74% this AFR will vary with the market based on the Printe Rate.	13.90%		
APR for Balance Transfers	7.99% to 17.99% when you open your account, based on your credit worth heat.	9,49% to 17,99% when you open your account, based on your creditworth/heat,	34,74% the 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 checkmonthiness.	9.49% to 17.99% when you open your account, based on your creditworthiness.	14.74% this GPR will hary with the market based on the Prime Rate.	13.90%		
Penalty APR and When It Applies	N/A	N/A	N/A	NA		
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 gurchases if you gay your entire busines 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 15 days after the close of each chilling cycle. We will not charge you interest on purchases if you gay 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 litterest on gunchase 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 cast, swit the website of the Consumer Figuresial final oction disease at each consumer final or government one.					

## Fees

Annual Fee	None	None	None	None
Transaction Fees  Relate Transfer Cast Advance Foolign Transaction	None None None Third U.S. Dollar Emount	None None None No of U.S. Dollar Amount	None None None No of U.S. Dollar smount	None     None     No of U.S. Dollar amount
Penalty Fees Late Payment Over-tha- Over-tha- Over-tha- Over-tha- Returned Fayment	\$25 or 1.2% of outranding balance, whichever is less (\$10 minimum)     None     \$25	S35 or 1.5% of outstanding balance, uniconsent is best (\$10 minimum)     None     S22	S25 or 3.2% of outstanding balance, whichever is less (\$10 minimum)     None     S25	525 or 22% of contranding balance, whichever is less (\$10 minimum)     None     523

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

APPLY ONLINE BRANCH ASSISTANCE VIRTUAL ASSISTANCE