

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of 1/01/2020. You can contact us locally at (623) 334-4701; in other areas call toll free at (800) 284-0633 or write to us at 5811 W Talavi Blvd, Glendale, AZ 85306 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:		
	Visa Platinum Point Rewards	Visa Platinum Cash Back Rewards
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	7.92% - 12.84% depending on your credit history.	9.96% - 14.88% depending on your credit history.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.	
Minimum Interest Charge	None	
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 http://www.consumerfinance.gov/learnmore	

FEES:	
Fees to Open or Maintain your Account • Annual Fee:	None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	None None None
Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment:	Up to \$25.00 if your payment is late. None Up to \$35.00 if your payment is returned for any reason.

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