

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 the effective date of August 9, 2016. You can call Us at (804) 266-0290 or write Us at 9401 West Broad Street, Henrico, Virginia 23294 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

<p>Annual Percentage Rate (APR) For Purchases</p>	<p>VISA Platinum: 1.90% Introductory APR for 6 months After that, Your APR will be 9.90% - 17.90% based on Your creditworthiness at the time You established Your account.</p> <p>VISA Platinum Rewards: 1.90% Introductory APR for 6 months After that, Your APR will be 10.90% - 17.90% based on Your creditworthiness at the time You established Your account.</p>
<p>APR For Balance Transfers</p>	<p>VISA Platinum: 1.90% Introductory APR for 6 months After that, Your APR will be 9.90% - 17.90% based on Your creditworthiness at the time You established Your account.</p> <p>VISA Platinum Rewards: 1.90% Introductory APR for 6 months After that, Your APR will be 10.90% - 17.90% based on Your creditworthiness at the time You established Your account.</p>
<p>APR For Cash Advances</p>	<p>VISA Platinum: 1.90% Introductory APR for 6 months After that, Your APR will be 9.90% - 17.90% based on Your creditworthiness at the time You established Your account.</p> <p>VISA Platinum Rewards: 1.90% Introductory APR for 6 months After that, Your APR will be 10.90% - 17.90% based on Your creditworthiness at the time You established Your account.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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.</p>

Fees

<p>Penalty Fees</p> <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$25.00 Up to \$15.00</p>
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How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”