



VISA SUMMARY OF TERMS

Interest Rates & Interest Charges				
	Platinum	Platinum with ScoreCard**	New Beginnings	New Beginnings with ScoreCard**
Annual Percentage Rates (APR)* for PURCHASES	8.9% to 19.9% When you open your credit card, based on your creditworthiness.	10.9% to 19.9% When you open your credit card, based on your creditworthiness.	16.9% to 19.9% When you open your credit card, based on your creditworthiness.	17.9% to 19.9% When you open your credit card, based on your creditworthiness.
APR* for BALANCE TRANSFERS	8.9% to 19.9%	10.9% to 19.9%	16.9% to 19.9%	17.9% to 19.9%
APR* for CASH ADVANCES	8.9% to 19.9%	10.9% to 19.9%	16.9% to 19.9%	17.9% to 19.9%
Balance Transfer Fee	\$10 or 2% of each transfer, whichever is greater.			
Cash Advance Fee	\$10 or 2% of each advance, whichever is greater.			
Penalty APR and When it Applies	21.9% This APR may be applied to your account if you make a payment that is late 60 days or more. How long will the penalty APR apply? If we increase your APRs due to a late payment, we may keep them at the higher level on existing and new balances until you make six consecutive on-time payments.			
How to Avoid Paying 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. We will begin charging interest on cash advances and balance transfers on the transaction date.			
Minimum Finance 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 CFPB at http://www.consumerfinance.gov/learnmore/			
Fees				
	Platinum	New Beginnings		
Annual Fee	None	\$25.00		
Transaction Fees				
Foreign Transaction	Up to 1% of each transaction in U.S. Dollars	Up to 1% of each transaction in U.S. Dollars		
Penalty Fees				
Late Payment	Up to \$30.00	Up to \$30.00		
Over-the-Credit Limit	None	None		
Returned Payment	Up to \$30.00	Up to \$30.00		

How We Calculate Your Balance: We use a method called "Average Daily Balance including New Purchases"

Other Fees: Statement Copy = \$2.00 per statement; Photocopy = \$5.00; Card Replacement = \$5.00

*APR = Annual percentage rate. Rates quoted are based on credit history. To determine your rate, please contact Team One. Other rates and terms may be available. Rates and terms are subject to change. See Team One for complete details. All rights reserved.

**Scorecard Bonus Points are earned for every dollar spent when using your Team One Visa Card. These points can be accumulated and redeemed for great gifts, travel rewards, hotel discounts and much more! For a free ScoreCard Rewards catalog, please visit scorecardrewards.com