

Interest Rates and Interest Charges

	Visa Classic	Visa Platinum	SureCash (OD Protection)
Annual Percentage Rate (APR) for Purchases, Balance Transfers or Cash Advances	11.65% This APR will vary with the market based on the Prime Rate.	4.9% introductory APR for 6 months. After that, your APR will be 8.65% . This APR will vary with the market based on the Prime Rate.	11.65% This APR will vary with the market based on the Prime Rate.
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 any 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 any interest on purchases if you pay your entire balance by the due date each month.	No Grace Period applies
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50	If you are charged interest, the charge will be no less than \$0.50	There is no minimum interest charge
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 www.consumerfinance.gov/learnmore	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	N/A
Annual Fees			
Annual Fee	\$10 (Waived with SBSU personal checking account)	\$0	\$0
ScoreCard Membership Fee	N/A	\$35	N/A
Transaction Fees			
Cash Advance	2% of the amount of each cash advance	2% of the amount of each cash advance	\$3 per transfer
Foreign Transactions	Up to 2% of each transaction in U.S. dollars	Up to 2% of each transaction in U.S. dollars	N/A
Penalty Fees			
Late Payment	Up to \$25	Up to \$25	Greater of 5% of the payment due or \$15
Return Check Charge	\$15	\$15	Up to \$15

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)." See your Account Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.

This information was current as of May 1, 2015. This information may have changed after that date. For current information, call us at 1-800-662-1788 or (435) 865-2331

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Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50	If you are charged interest, the charge will be no less than \$0.50	There is no minimum interest charge
For Credit Card 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 Federal Reserve Board at http://www.federalreserve.gov/creditcard	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard	N/A

FEES			
Annual Fee	\$10 (Waived with SBSU personal checking account)	\$0	\$0
ScoreCard Membership Fee	N/A	\$35	N/A
Transaction Fees -Cash Advance -Foreign Transactions	2% of the amount of each cash advance 1% of each transaction in U.S. dollars	2% of the amount of each cash advance 1% of each transaction in U.S. dollars	\$3 per transfer
Penalty Fees – Late Payment -Return Check Charge	\$25 \$15	\$25 \$15	Greater of 5% of payment or \$15 \$15

How We will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

This information was current as of June 1, 2010. This information may have changed after that date. For current information, call us at 1-800-662-1788 or (435) 865-2331