

Visa Credit Card Rates and Terms

Effective: 01-01-2023

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.98% or 7.98 % for VISA Preferred based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	9.98% or 7.98 % for VISA Preferred This APR will vary with the market based on the Prime Rate.
Penalty APR	None
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.
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 Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

POLAM does not offer balance transfers.

Fees	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> Cash Advance Foreign Transactions 	3% of the amount advanced None
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Over-the-Limit Returned Payment 	\$ 20.00 \$ 25.00 None
Other Fees	
<ul style="list-style-type: none"> Card replacement 	\$ 20.00

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

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

Limitations on Terms of Consumer Credit Extended to Service Members and Dependents STATEMENT OF MILITARY ANNUAL PERCENTAGE RATE (“MAPR”)

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). For more info contact us at (800) 404-5137.