

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of 01/15/2019. You can contact us at (703)526-0200 or write to us at the address on Page 1 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:		
	VISA Classic	VISA Platinum
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	11.99% <small>(0.000% is good for 12 months on balance transfers completed before Feb. 29, 2020)</small>	9.90% <small>(0.000% is good for 12 months on balance transfers completed before Feb. 29, 2020)</small>
Penalty APR and When it Applies	<p>11.990 % This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> 1. Make a payment that is late 60 days or more; 2. Go over your credit limit; 3. Make a payment that is returned; or 4. Do any of the above on another account that you have with us. <p>How Long Will the Penalty APR Apply? If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments. If we increase your APRs for any other reason, we may keep them at this higher level on new balances indefinitely.</p>	
Paying Interest	Your due date is at least 25 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	If you are charged interest, the charge will be no less than \$0.00 .	
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: - Application Fee:	<u>0.00</u> for the first year; <u>\$0.00</u> thereafter <u>\$0.00</u> (one-time fee)
Transaction Fees - Balance Transfer: - Cash Advance: - Foreign Transaction:	<u>2.0%</u> of the amount of each transfer (minimum: <u>\$ 10</u> maximum: <u>\$ 200</u>) <u>0.0%</u> of the amount of each cash advance <u>0.0%</u> of each transaction in U.S. dollars if the transaction involves a currency conversion <u>0.0%</u> of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees - Late Payment: - Over-the-Credit Limit: - Returned Payment:	Up to <u>\$25.00</u> if your payment is late <u>1</u> days or more. <u>\$0.00</u> if you exceed your credit limit Up to <u>\$25.00</u> 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).