



Interest Rates and Interest Charges - Visa Classic Credit Card

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.
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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50
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
Annual Fees	
Annual Fee	\$10 (Waived with SBSU personal checking account)
Transaction Fees	
Cash Advance	2% of the amount of each cash advance
Foreign Transactions	Up to 2% of each transaction in U.S. dollars
Penalty Fees	
Late Payment	Up to \$25
Return Check Charge	\$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 December 15, 2019. This information may have changed after that date. For current information, call us at 1-800-662-1788 or (435) 865-2331.