



3710 168th Street NE, Suite A108
Arlington, WA 98223
(877) 601-0000 Toll Free or (360) 435-5400

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of February 2, 2023. You can contact us in the Arlington area at (360) 435-5400 or 3710 168th Street NE, Suite A108, Arlington, WA 98223 to inquire if any changes occurred since the effective date. In other areas call toll free at (877) 601-0000.

INTEREST RATES and INTEREST CHARGES:		
	Visa Platinum	Visa Classic
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	13.25% - 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate*.	15.25% - 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate*.
Paying Interest	Your due date is at least 21 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	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 Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore	

FEES:	
Fees to Open or Maintain your Account • Annual Fee:	None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	None 2% of the amount of each cash advance (minimum: \$10.00) 1% of each transaction in U.S. dollars if the transaction involves a currency conversion 0.8% 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 \$29.00 the first time your payment is late. If you make a subsequent late payment within the following 6 billing cycles, you will be charged up to \$40.00 for each late payment. None Up to \$27.00 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)."

*Variable Rates: The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the Wall Street Journal increases or decreases. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of:

Visa Platinum: 5.50% for A+; 6.50% for A; 10.50% for B; and 12.50% for C.

Visa Classic: 7.50% for A+; 8.50% for A; 10.50% for B; 12.50% for C; and 14.75% for D and E.

The interest rate can change monthly on the first day of each statement cycle following a change in the Prime Rate. The Annual Percentage Rate will never be more than 18%. Any increase will take the form of higher monthly payments.