

Member FDIC

VISA® ONE Credit Card Rates & Fee Information	
Annual Fee	No Annual Fee
Grace Period for Repayment of Balances for Purchases	Dependent on company selection
Transaction Fee for Purchases	None
Foreign Transaction Fee*	None
Cash Advance Fee **	4% of cash advance amount (\$10 minimum)***
Balance Transfer(s)	Not applicable, not offered
Other Fees	Late Payment Fee: Greater of \$40 or 2.5% of the outstanding balance as of the payment due date
	Returned Payment Fee: \$25 per item
	Pay by Phone Fee: \$10 per payment process by phone
	Over Limit Fee: \$0
	ePayables Fee: \$0
	Spend Clarity: \$0
	Custom Logo: \$750 one-time; \$200 image modification

^{*}Third parties such as merchants or other financial institutions may charge you fees on cross-border transactions and foreign-currency transactions.

 $[\]rm ****Cash$ advances may be available upon request. Please contact your Relationship Manager or add via eZBusiness Card Management.