

SOLVAY BANK PLATINUM PREFERRED VISA®

Interest Rates & Interest Charges

Annual Percentage Rate (APR) for Purchases	9.99%
APR for Balance Transfers	7.99% Intro rate for 6 months from account open date; 9.99% after
APR for Cash Advances	7.99% Intro rate for 6 months from account open date; 9.99% after
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees

Annual Fee	\$35.00
Transaction Fees <ul style="list-style-type: none">• Balance Transfer Fees• Cash Advance Fees	Either 2.00% of the amount of the transfer or \$5.00 , whichever is greater. Either 2.00% of the amount of the advance or \$5.00 , whichever is greater.
Penalty Fees <ul style="list-style-type: none">• Late Payment Fees• Over-the-Credit-Limit Fees	Up to \$30.00 . None.

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 included in this Agreement. See **Billing Rights Summary** Section for full details.