

## State Highway Patrol Visa® Classic and Visa® Platinum Credit Cards

There are costs associated with the use of a credit card. To obtain information about these costs call the State Highway Patrol Federal Credit Union at (800)282-3006, or write us at 1900 Polaris Pkwy Suite 400, Columbus, Ohio 43240

### Interest Rates and Interest Charges

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| <b>Annual Percentage Rate (APR) for Purchases</b> | <p><b>Visa Classic</b><br/> <b>8.99% to 15.99%</b> when you open your account, based on your creditworthiness.</p> <p><b>Visa Platinum</b><br/> <b>11.24% to 17.99%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
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| <b>APR for Balance Transfers</b> | <p><b>Visa Classic</b><br/> <b>8.99% to 15.99%</b> when you open your account, based on your creditworthiness.</p> <p><b>Visa Platinum</b><br/> <b>11.24% to 17.99%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
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| <b>APR for Cash Advances</b> | <p><b>Visa Classic</b><br/> <b>8.99% to 15.99%</b> when you open your account, based on your creditworthiness.</p> <p><b>Visa Platinum</b><br/> <b>11.24% to 17.99%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
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| <b>How to Avoid Paying Interest on Purchases</b> | 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. |
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| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b> | <b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b> |
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### Fees

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| <b>Transaction Fees</b>   |   |
| - Foreign Transaction Fee | <p><b>1.00%</b> of each multiple currency transaction in U.S. dollars</p> <p><b>0.80%</b> of each single currency transaction in U.S. dollars</p> |

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| <b>Penalty Fees</b> |  |
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- Late Payment Fee

Up to **\$25.00**