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Interest Rate and Fee Information	
Annual Percentage Rates (APRs) for Balance Transfer Transactions	Visa Platinum Visa Premier Cash Visa Premier Rewards 4.99% Promotional APR is good for fifteen (12) months from the date of each transaction. After twelve (12) months, you will be charged the regular APR for balance transfers, currently 13.50%-18.00% as of January 2026. This APR will vary with the market based on the Prime Rate.
Fee	None

Loss of Promotional APR: We may end your promotional APR and apply the 18.00% APR Penalty if you make a late payment.