



P.O. Box 958471  
Lake Mary, FL 32795-8471  
407-896-9411  
800-771-9411

Interest Rate and Fee Information	
Annual Percentage Rates (APRs) for Balance Transfer Transactions	<b>Visa Platinum   Visa Premier Cash   Visa Premier Rewards</b>  <b>1.99%</b> Promotional APR is good for twelve (12) months from the date of each transaction. After twelve (12) months, you will be charged the regular APR for balance transfers, currently <b>13.50%-18.00%</b> 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.