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<b>Interest Rate and Fee Information</b>	
<b>Annual Percentage Rates (APRs) for Balance Transfer Transactions</b>	<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.
<b>Fee</b>	None

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