

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of March 27, 2014. You can call Us at (801) 451-5064 or write Us at P.O. Box 687, Farmington, UT 84025-0687 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases	VISA Classic: 9.90%-15.40% depending on Your creditworthiness. VISA Classic Secured: 9.90%-15.40% depending on Your creditworthiness.
Annual Percentage Rate (APR) For Balance Transfers	VISA Classic: 9.90%-15.40% depending on Your creditworthiness. VISA Classic Secured: 9.90%-15.40% depending on Your creditworthiness.
Annual Percentage Rate (APR) For Cash Advances	VISA Classic: 9.90%-15.40% depending on Your creditworthiness. VISA Classic Secured: 9.90%-15.40% depending on Your creditworthiness.
Penalty APR And When it Applies	18.00% This APR may be applied if: 1) You make a late payment. How Long Will The Penalty APR Apply? If Your APRs are increased for this reason, the Penalty APR will apply indefinitely unless 6 consecutive payments are received on or before the due date.
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing 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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.

Fees

Transaction Fees	
<ul style="list-style-type: none"> Foreign Transaction 	1.00% of each transaction in U.S. dollars
Penalty Fees	
<ul style="list-style-type: none"> Over-The-Credit Limit Returned Payment Late Payment 	Up to \$25.00 Up to \$25.00 Up to \$25.00 or 5.00% of the payment due

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."