



IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of February 26, 2018. You can call Us at (800) 468-5500 or write Us at 4 Winners Circle, Albany, NY 12205 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases	VISA Classic: 13.90% VISA Classic Secured: 13.90%	VISA Platinum: 9.90%
APR For Balance Transfers	VISA Classic: 13.90% VISA Classic Secured: 13.90%	VISA Platinum: 9.90%
APR For Cash Advances	VISA Classic: 13.90% VISA Classic Secured: 13.90%	VISA Platinum: 9.90%
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 foreign currency transaction in U.S. dollars. 1.00% of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees	
<ul style="list-style-type: none"> Returned Payment Late Payment 	Up to \$10.00 Up to \$25.00

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