



Corporate Headquarters
 225 Chestnut Street
 Rochester, NY 14604-2424

ESL VISA® CREDIT CARD DISCLOSURE

In addition to the *General Disclosures for all ESL Loans*, the following apply to ESL Visa Credit Cards:

1. The minimum ESL Visa Credit Card amount is \$500.
2. The maximum ESL Visa Credit Card amount is \$25,000.
3. ESL Visa Credit Card line increases are in \$100 increments.
4. ESL Visa Credit Card rates are subject to credit evaluation.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	3.99% Introductory APR for six billing cycles following the account open date. After that, between 10.48% - 17.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate ¹ .
APR for Balance Transfers	3.99% Introductory APR for six billing cycles following the account open date. After that, between 10.48% - 17.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate ¹ .
APR for Cash Advances	3.99% Introductory APR for six billing cycles following the account open date. After that, between 10.48% - 17.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate ¹ .
Penalty APR and When it Applies	18.0% This APR may be applied to your account if: <ol style="list-style-type: none"> 1. Your minimum monthly payment is not made for two consecutive billing cycles. How long will the Penalty APR Apply? If your APRs are increased for the reason above, the Penalty APR will be applied until the billing cycle after your past due status is corrected.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.50.
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	
Annual Fee	None
Transaction Fees • International Service Assessment	1% of transaction amount
Penalty Fees • Late Payment • Returned Payment	Up to \$25.00 Up to \$25.00
Other Fees	None

1: We add 6.73% - 14.74% to the Prime Rate to determine the Purchase, Balance Transfer and Cash Advance Rates. As of 12/15/16, the Prime Rate was 3.75%. Your APR will not exceed the maximum allowed by applicable law, which is currently 18.00%.

5. **How we will calculate your balance** – We use a method called “average daily balance (including new purchases).” See your [account agreement](#) for more details.
6. **Loss of Introductory APR** – We may end your Introductory APR and apply the Penalty APR if your minimum monthly payment is not made for two consecutive billing cycles.
7. **Billing Rights** – Information on your rights to dispute transactions and how to exercise those rights is provided in your [account agreement](#).