ESL Visa® Credit Card Information

56869-30-42 (9/26)

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**0.00%** Introductory APR[1] for 12 billing cycles following the account open date. After that, between **12.00% - 17.99%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.[2]
APR for Balance Transfers	**0.00%** Introductory APR[1] for 12 billing cycles following the account open date. After that, between **12.00% - 17.99%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.[2]
APR for Cash Advances	**17.90%**
Penalty APR and When it Applies	**18.00%** This APR may be applied to your account if: 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 and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances 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.

See reverse side for additional information.

Fees	
Annual Fee	**None**
Balance Transfer Fee	**None**
Cash Advance Fee	**None**
Transaction Fees **• International Service Assessment**	**1% of transaction amount**
Penalty Fees **• Late Payment** **• Returned Payment** **• Returned Check**	 **Up to $25.00** **Up to $25.00** **Up to $25.00**
Other Fees	**None**

1: 0% introductory APR available to new accounts only 2: We add 5.00% - 14.24% to the Prime Rate to determine the Purchase and Balance Transfer Rates. As of 9/25/26, the Prime Rate is 7.00%. Your APR will not exceed the maximum allowed by applicable law, which is currently 17.99%.

How we will calculate your balance

We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

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.

Billing Rights

Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.