

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 as of October 19th, 2018. You can call us at (973) 785-9200 or write us at 711 Union Boulevard, Totowa, NJ 07512 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	<p>VISA Classic: 10.99% - 18.00%, depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Liberty Secured: 12.99% This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum Rewards: 12.99% - 18.00%, depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Annual Percentage Rate (APR) For Balance Transfers	<p>VISA Classic: 10.99% - 18.00%, depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Liberty Secured: N/A</p> <p>VISA Platinum Rewards: 12.99% - 18.00%, depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Annual Percentage Rate (APR) For Cash Advances	<p>VISA Classic: 13.99% - 18.00%, depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Liberty Secured: 15.99% This APR will vary with the market based on the Prime Rate.</p> <p>VISA Platinum Rewards: 15.99% - 18.00%, depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Penalty APR And When it Applies	<p>18.00% This APR may be applied if: 1) You make a late payment.</p> <p>How Long Will The Penalty APR Apply? If Your APRs are increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will apply indefinitely unless 3 consecutive payments are received on or before the due date during the three-month period following such increase.</p>
How To Avoid Paying Interest on Purchases	<p>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.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>

FEES	
Annual Fee	VISA Liberty Secured: \$33.00
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	Except for the VISA Liberty Secured, 3.00% of each transfer 3.00% of each advance 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 \$30.00 Up to \$35.00

How We Will Calculate Your Balance: We use a method called “daily balance.” See Your Account Agreement for details.

Loss of Introductory APR: We may end Your Introductory APR and apply the penalty APR if You make a late payment.