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CREDIT CARD SOLICITATION DISCLOSURE

THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION - The information provided in this disclosure is accurate as of **August 15, 2019**. The information may have changed after that date. To find out what may have changed call us at 615-687-4801 or write to us at P.O. Box 24117, Nashville, TN 37202-4117. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer.

Interest Rates and Interest Charges	
ANNUAL PERCENTAGE RATE (APR) for Purchases	Visa Platinum – 9.99% to 10.99% when you open your account, based on your creditworthiness. Visa Gold – 11.99% to 12.99% when you open your account, based on your creditworthiness. Visa Classic – 14.99 to 16.99% when you open your account, based on your creditworthiness. Visa Secured- 18.99% when you open your account, based on your creditworthiness
ANNUAL PERCENTAGE RATE (APR) for Balance Transfers	Visa Platinum – 9.99% to 10.99% when you open your account, based on your creditworthiness. Visa Gold – 11.99% to 12.99% when you open your account, based on your creditworthiness. Visa Classic – 14.99 to 16.99% when you open your account, based on your creditworthiness. Visa Secured- 18.99% when you open your account, based on your creditworthiness
ANNUAL PERCENTAGE RATE (APR) for Cash Advances	Visa Platinum – 9.99% to 10.99% when you open your account, based on your creditworthiness. Visa Gold – 11.99% to 12.99% when you open your account, based on your creditworthiness. Visa Classic – 14.99 to 16.99% when you open your account, based on your creditworthiness. Visa Secured- 18.99% when you open your account, based on your creditworthiness
How to Avoid 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.
Minimum Interest Charge	None
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
Penalty Fees	
• Late Payment	Up to \$25.00
• Return Payment	Up to \$25.00

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)."