

**WaFd Bank Visa® Payables Automation**  
Interest Rate and Fee Schedule

<b>INTEREST RATE AND CHARGES</b>	
<b>Annual Percentage Rate(APR)</b>	<b>20.74%</b>
<b>Paying Interest</b>	We will not charge you any interest if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged periodic interest, the charge will be no less than \$0.
<b>FEES</b>	
<b>Annual Fees</b>	No Annual Fee
<b>Transaction Fees</b> • <b>Foreign Fees</b>	Up to <b>2%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b> • <b>Late Payment</b> • <b>Returned Payment</b>	<b>\$35</b> or <b>2.5%</b> , whichever is greater. <b>\$37</b>

**How We Will Calculate Your Balance:** We figure the INTEREST CHARGE on each VPA Account by multiplying the applicable “Monthly Periodic Rate” by the “Average Daily Balance” of the VPA Account, including current transactions. If you are charged interest, the charge may be less than **\$1.00** (the minimum interest charge will appear as “Minimum Charge” in the fees section of your statement).

**Average Daily Balance.** To obtain the daily balance for each VPA Account, we take the beginning balance each day and add new transactions, and subtract any payments, credits, and refunds applied to the VPA Account. To figure your Average Daily Balance for each VPA Account, we add all your daily balances and divide by the number of days in the billing period.

**Monthly Periodic Rate.** We compute the INTEREST CHARGE for each VPA Account by multiplying these Average Daily Balances by the Monthly Periodic Rate. To determine the Monthly Periodic Rate, we divide the ANNUAL PERCENTAGE RATE in effect for the billing period by 12 months. The way we get the ANNUAL PERCENTAGE RATE for each VPA Account is described below.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your VPA agreement.

**APR:** Your rate is **20.74%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.72833%**.