

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.90%, 12.90%, 16.90%, or 18.90% based on your credit worthiness.
APR for Balance Transfers	9.90%, 12.90%, 16.90%, or 18.90% based on your credit worthiness.
APR for Cash Advances	9.90%, 12.90%, 16.90%, or 18.90% based on your credit worthiness.
Penalty APR and When it Applies	None
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not change your 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	None
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for 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	
• Balance Transfer	None
• Cash Advance	Either \$10.00 or 3% of the amount of each cash advance, whichever is greater.
• Foreign Transaction	None
Penalty Fees	
• Late Payment	Up to \$25.00
• Over-the-Credit Limit	Not permitted.
• Returned Payment	Up to \$28.00

How we calculate your balance: We use a method called "average daily balance (including new purchases)." See your Credit Card Agreement and Disclosures for more details.

Billing rights information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement.