

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	11.90% Fixed (for 1 year)
APR for Balance Transfers	15.90% Fixed (for 1 year)
APR for Cash Advances	15.90% Fixed (for 1 year) (Cash advance fees will also apply - See below)
Penalty APR and When It Applies	None How long will the Penalty APR Apply? N/A
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any 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.
For Credit Card Tips from Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the federal board at http://www.FederalReserve.gov/CreditCard
Fees	
Annual Fees	None
Transaction Fees	
• Cash Advance	Up to 4.0% of the advance amount (\$2.00 minimum, \$100.00 maximum)
• International	Up to 1.0% of the transaction amount
• Balance Transfer	None
Penalty Fees	
• Late Payment	Up to \$15.00: See Paragraph 5 in the accompanying Disclosure Statement
• Over Limit	Up to \$25.00: See Paragraph 2 in the accompanying Disclosure Statement
• Pay by Phone	Up to \$10.00: If you speak to a live representative

How will we calculate your balance?: We use a method called "Average Daily Balance (including current transactions)." See Methods F & G in Disclosure Statement

Billing Rights: See accompanying Billing Rights Statement