

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.9%
APR for Balance Transfers	10.9%
APR for Cash Advances	10.9%
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	If you are charged interest, there is no minimum interest charge.
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: www.consumerfinance.gov/learnmore

Fees	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>None</p> <p>None</p> <p>1% of each multiple currency transaction in U.S. dollars. 0.80% of each single currency transaction in U.S. dollars</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Returned Payment • Over Limit Fee 	<p>Up to \$25 or the amount of your late payment for principal & interest, whichever is less.</p> <p>Up to \$25</p> <p>None</p>

How we will calculate your balance: We use the method called "average daily balance (including new purchases)."

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

Other Disclosures

Late Payment Fee:	Up to \$25 or the amount of the required minimum payment, whichever is less, if you are late in making your payment disclosed on your billing statement.
Returned Check Fee:	Up to \$25 or the amount of the required minimum payment, whichever is less.
Rush Order Fee:	\$30
Document Copy Fee:	\$15
Card Replacement Fee:	\$15
Card Rush Fee:	\$30