

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	11.99% - 16.99% when you open your account, based on your credit worthiness
APR for Balance Transfers	11.99% - 16.99% when you open your account, based on your credit worthiness
APR for Cash Advances	13.99% - 17.99% when you open your account, based on your credit worthiness
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	\$ 50
Rush Order	\$40
Statement Copy	\$2
Transaction Fees	
• Balance Transfer	None
• Cash Advance	None
• Foreign Transaction	1% of each multiple currency transaction in U.S. dollars. 0.80% of each single currency transaction in U.S. dollars
Penalty Fees	
• Late Payment	Up to \$15
• Returned Payment	Up to \$25
• Re-Issuance Fee	\$10

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: Up to **\$15** or the amount of the required minimum payment, whichever is less, if you are 10 or more days 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.