

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.990%
APR for Balance Transfers	10.990%
APR for Cash Advances	12.990%
Penalty APR And When It Applies	None
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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.00 .
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 https://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee	\$12.00
Transaction Fees	
• Balance Transfer	\$0.00
• Cash Advance	\$5.00 or 2.00% of the amount of each cash advance, whichever is greater
• Foreign Transaction	1% of each foreign transaction in U.S. dollars.
Penalty Fees	
• Late Payment	Up to \$25.00
• Over-the-Credit Limit	Up to \$25.00
• Returned Payment	Up to \$27.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." This method is explained in the cardholder agreement.

Billing Rights: Information on your rights to dispute transactions is provided in the account agreement.

Periodic Rates: The periodic rate for credit card purchases is 0.0003010% per day with a corresponding annual percentage rate of 10.990%. The periodic rate for cash advances is 0.0003558% per day with a corresponding annual percentage rate of 12.990%. Balance transfers will be considered purchases and will have the same periodic rate and corresponding annual percentage rate as purchases. Balance transfers will be referred to as purchases in the enclosed cardholder agreement.

Military Lending Act Notice: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).