

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	14.25% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	14.25% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay entire balance by the due date each month.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$0.
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 http://www.consumerfinance.gov/learnmore

FEES

Annual Fees	None
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Fees 	<p>None</p> <p>Up to \$25.00</p> <p>1% of each transaction in U.S. dollars.</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$50.00</p> <p>Up to \$10.00</p>

How We Will Calculate Your Balance: We use a method called "average daily balance". See your account agreement for further information regarding how we calculate your balance.

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

Prime Rate: Variable APRs are based on the 3.25% Prime Rate as of Mar 09, 2017.

Purchase APR: For Purchase transactions, we add a Margin of 11% to the Prime Rate of 3.25%. The Purchase APR may increase or decrease each month if the Prime Rate changes.

Cash APR: For Cash transactions, we add a Margin of 11% to the Prime Rate of 3.25%. The Cash APR may increase or decrease each month if the Prime Rate changes.