

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	Either \$0 or 0% of the amount of each transfer, whichever is greater (maximum fee: \$0).
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Fees 	Either \$25.00 or 0% of the amount of each transfer, whichever is greater (maximum fee: \$25.00). 1% of each transaction in U.S. dollars.
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Line • Returned Payment 	Up to \$50.00 Up to \$0 Up to \$10.00

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.

How We Will Calculate Your Variable APRs: We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal two business days (not weekends or federal holidays) before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

Prime Rate: Variable APRs are based on the **3.25%** Prime Rate as of Jun 18, 2014

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.