

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate(APR) for Purchases	11.25% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	11.25% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	11.25% 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	None
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	None
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Fees 	<p>Up to \$25.00</p> <p>Up to 1% of each transaction in U.S. dollars.</p>
Penalty Fees	Up to \$25.00
<ul style="list-style-type: none"> • Late Payment • Returned Payment 	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.

Prime Rate: Variable APRs are based on the 3.25% Prime Rate as of May 01, 2020

Purchase APR: For Purchase transactions, we add a Margin of 8% to the Prime Rate of 3.25%. The Purchase APR may increase or decrease each month if the Prime Rate changes.

Balance Transfer APR: For Balance Transfer transactions, we add a Margin of 8% to the Prime Rate of 3.25%. The Balance Transfer APR may increase or decrease each month if the Prime Rate changes.

Cash APR: For Cash transactions, we add a Margin of 8% to the Prime Rate of 3.25%. The Cash APR may increase or decrease each month if the Prime Rate changes.

Military Lending APR: Effective October 1, 2017, 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). Call 844-334-3810 if you would like to hear this notice prior to activating your card and consummating your loan.