

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	12.84%
APR for Balance Transfers	12.84%
APR for Cash Advances	12.84%
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.
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	\$10.00
Transaction Fees	
• Balance Transfer	\$0.00
• Cash Advance	\$0.00
• Foreign Fees	1.00% of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment Fee	Up to \$10.00 if you are ten (10) or more days late in making a payment.
• Return Payment Fee	Up to \$25.00
Other Fees	
• Statement Copy	\$5.00
• Card Replacement	\$10.00
• Collection Costs	You promise to pay all costs of collecting the amount you owe under this Agreement to the extent permitted by state law.

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.

Purchase APR: Your Purchase rate is **12.84%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.0700%**.

Balance Transfer APR: Your Balance Transfer rate is **12.84%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.0700%**.

Cash APR: Your Cash Advance rate is **12.84%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.0700%**.

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).