

## INTEREST RATE AND INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>18.99%</b>
<b>APR for Balance Transfers</b>	<b>18.99%</b>
<b>APR for Cash Advances</b>	<b>18.99%</b>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance in full by the due date each month. Interest on cash advances and balance transfers accrues immediately from the transaction date until paid in full.
<b>Minimum Interest Charge</b>	If you are charged periodic interest, the charge will be no less than \$0.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

## FEES

<b>Annual Fees</b>	<b>\$10</b>
<b>Transaction Fees</b>	
• Balance Transfer	None
• Cash Advance	None
• Foreign Fees	Up to 1.00% of each transaction in U.S. dollars
<b>Penalty Fees</b>	
• Late Payment Fee	Up to \$10 if you are ten (10) or more days late in making a payment.
• Return Payment Fee	Up to \$25
• Overlimit Fee	None
<b>Other Fees</b>	
• Statement Copy	\$5
• Card Replacement	\$10
• Pay by Phone	No charge for automated payments; \$10 if assisted by a live rep

**How We Will Calculate Your Balance:** We use a method called "average daily balance" including new purchases. 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. Last revised June 2022

**Purchase APR:** Your Purchase rate is 18.99%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.5825%.

**Balance Transfer APR:** Your Balance Transfer rate is 18.99%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.5825%.

**Cash APR:** Your Cash Advance rate is 18.99%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.5825%.

**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).