



INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	17.99% Fixed Rate The rate is fixed through the expiration date of the card.
APR for Balance Transfers	17.99% Fixed Rate The standard rate is fixed through the expiration date of the card. 9.95% Fixed Rate The introductory rate is good for 6 months from the date your account is opened for all balance transfers. All balance transfers will go to the standard rate of 17.99% in the first billing period after the introductory interest rate expires.
APR for Cash Advances	17.99% Fixed Rate The rate is fixed through the expiration date of the card.
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 the entire balance by the due date each month.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$1 .
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	\$39
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer <ul style="list-style-type: none"> • Either \$10 or 3% of the amount of each transfer, whichever is greater (maximum fee: \$150). • Cash Advance <ul style="list-style-type: none"> • Either \$10 or 3% of the amount of each transfer, whichever is greater (maximum fee: \$150). • Foreign Fees <ul style="list-style-type: none"> • 3% of each transaction in U.S. dollars.
Penalty Fees	<ul style="list-style-type: none"> • Late Payment <ul style="list-style-type: none"> • Up to \$10 • Over-the-Credit-Limit <ul style="list-style-type: none"> • None • Returned Payment <ul style="list-style-type: none"> • Up to \$37
Other Fees	<ul style="list-style-type: none"> • Expedited Card Delivery <ul style="list-style-type: none"> • \$35 • Credit Limit Increase <ul style="list-style-type: none"> • \$10 • Replacement/ Additional Card <ul style="list-style-type: none"> • \$10

- **How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)".
- **Loss of Introductory APR:** We may end your introductory APR and apply the standard APR if you become more than 60 days late in paying your bill.
- **Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

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