

<b>INTEREST RATE AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>12.90%</b>
<b>APR for Balance Transfers</b>	12.90%
<b>APR for Cash Advances</b>	12.90%
<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 interest on purchases if you pay entire balance by the due date each month. We will begin charging interest on cash advances on the on the transaction date.
<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>
<b>FEES</b>	
<b>Annual Fees</b>	None
<b>Transaction Fees</b>	
• <b>Foreign Fees</b>	1.00% of each transaction in U.S. dollars
<b>Penalty Fees</b>	
• <b>Late Payment</b>	Up to \$25.00
<b>Other Fees</b>	
• <b>Other Fee 1</b>	Statement Copy Fee \$3.00
• <b>Other Fee 2</b>	PIN Replacement Fee \$3.00
• <b>Other Fee 3</b>	Card Replacement Fee \$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.