

## INTEREST RATE AND INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>14.90%</b> Standard APR based on your credit worthiness.
<b>APR for Cash Advances</b>	<b>14.90%</b> Standard APR based on your credit worthiness.
<b>Penalty APR and When It Applies</b>	<b>None</b>
<b>Paying Interest</b>	We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The Interest Charge on cash advances begins from the date you obtained the cash advance.
<b>Minimum Interest Charge</b>	If you are charged periodic interest, the charge will be no less than \$0.01
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>Annual Fees</b>	<b>None</b>
<b>Transaction Fees</b>	
• <b>Balance Transfer</b>	<b>None</b>
• <b>Cash Advance</b>	<b>None</b>
• <b>Foreign Fees</b>	<b>None</b>
<b>Penalty Fees</b>	
• <b>Late Payment</b>	Up to <b>\$10.00</b>
• <b>Over-the-Credit-Line</b>	<b>None</b>
• <b>Returned Payment</b>	<b>\$25</b>
<b>Other Fees</b>	

**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 **14.9%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.24167%**.

**Cash APR:** Your Cash rate is **14.9%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.24167%**.

**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).