

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Actual Rate
APR for Balance Transfers	2.9% until 8/31/18 on transfers made between 1/1/18 and 3/31/18. After that, your APR will be 8.99% to 18.00%. Balance transfers outside the promotional period – 8.99% - 18.00%
APR for Cash Advances	Actual Rate
Penalty APR and When it Applies	<p>18.00%</p> <p>This APR may be applied to your account if you make a late payment.</p> <p>How long will the penalty APR apply? If your APR is increased because you make a late payment, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
Paying Interest	Your due date is at least 28 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Board at www.consumerfinance.gov/learnmore.

Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>None</p> <p>None</p> <p>Cross Border Fee - .9% of the transaction</p> <p>Currency Conversion Fee - .2% of the transaction</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	<p>Up to \$35.00</p> <p>Up to \$35.00</p> <p>\$12.00</p>

How we will calculate your balance: We will use a method called “average daily balance (including new purchases).”

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.