

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.74% to 18.00%
APR for Balance Transfers	10.74% to 18.00%
APR for Cash Advances	10.74% to 18.00%
Penalty APR and When it Applies	<p>18.00%</p> <p>This APR may be applied to your account if we do not receive your minimum payment within 60 days of the due date.</p> <p>The penalty APR will apply until you make six consecutive minimum payments when due. If you make six consecutive minimum payments on the payment due dates, your rate will return to the preferred APR.</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 Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at www.federalreserve.gov/credit card .

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>1% of the transaction amount for multiple currency foreign transactions or 0.8% of the transaction amount for single currency foreign transactions.</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	<p>\$30.00</p> <p>\$30.00</p> <p>\$12.00</p>

How we will calculate your balance: We will use a method called “average daily balance (including new purchases).” See your account agreement for more details.

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