

## INTEREST RATE AND INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases</b>	15.99%
	This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	15.99%
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<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases when all prior balances are paid in full by the due date each month. We treat balance transfers as purchases and we impose interest charges on balance transfers in accordance with the method described above. We will begin charging interest on cash advances on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged periodic interest, the charge will be no less than \$2.00. If no finance charge incurred, then charge will be \$0.0.
<b>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>

## FEES

<b>Annual Fees</b>	Up to \$27
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer:</li> <li>• Cash Advance Fee:</li> <li>• Foreign Transaction Fee:</li> <li>• Phone Payment:</li> <li>• Minimum Payment:</li> </ul>	<ul style="list-style-type: none"> <li>• 3% of Amount Transferred or \$50, whichever is greater, not to exceed \$900. Minimum Balance Transfer \$100.</li> <li>• Either \$5 or 3% of the amount of each cash advance, whichever is greater</li> <li>• 3% of each transaction in U.S. dollars</li> <li>• No charge for automated payments, \$10 if assisted by a live representative</li> <li>• 2.00% of the balance due or \$25, whichever is greater</li> </ul>
<b>Paying Interest</b> <ul style="list-style-type: none"> <li>• Late Payment:</li> <li>• Returned Payment:</li> </ul>	<ul style="list-style-type: none"> <li>• Up to \$27</li> <li>• Up to \$36</li> </ul>

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- **Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment, effective on the next statement date after the late payment is received and going forward.
- **How We Will Calculate Your Variable APRs:** We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal two business days (not weekends or federal holidays) before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of the following billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.
- **Prime Rate:** Variable APRs are based on the 5.25% Prime Rate as of September 27, 2018.
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