

DETACH THIS PORTION AND KEEP FOR YOUR RECORDS

Interest Rate and Interest Charges	
Annual Percentage Rate APR for Purchases APR for Balance Transfers APR for Cash Advances	A fixed rate of 9.90%, 12.59%, or 16.90% based on your credit worthiness.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you 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 Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protections Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Transaction Fees <ul style="list-style-type: none"> Foreign Transaction 	2% of each transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none"> Late Payment Return Payment 	\$25 \$25

How We Will Calculate Your Balance: We 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.