



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.74% to 17.40% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	9.74% to 17.40% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	9.74% to 17.40% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	15.74% to 23.40% This APR may be applied to your account if you: 1) Make a late payment; or 2) Make a payment that is returned. How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due and do not exceed your credit limit during that time period.
How to Avoid Paying Interest on Purchases	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.
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 http://www.federalreserve.gov/creditcard .

Fees	
Annual Fee	None
Transaction Fees	
• Balance Transfer	None
• Cash Advance	Either \$5.00 or 2.0% of the amount of each cash advance, whichever is greater.
• Foreign Transaction	1.0% of the transaction for multi-currency international transactions (transactions made internationally that require a currency transaction); 0.8% of the transaction for single currency international transactions (transactions made internationally without a currency transaction);
Penalty Fees	
• Late Payment	\$7.00
• Over-the-Credit Limit	None
• Returned Payment	\$26

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."