

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate APR for Purchases</b>	<b>10.90%, 12.90%,14.90%, or 17.49%*</b> when you open your account, based on your credit worthiness.
<b>APR for Balances Transfers</b>	<b>Same as APR for Purchases*</b>
<b>APR for Cash Advances</b>	<b>Same as APR for Purchases*</b>
<b>Penalty APR and When It Applies</b>	<b>None</b>
<b>Paying Interest</b>	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on Purchase 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.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://federalreserve.gov/creditcard">http://federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> Balance Transfer Cash Advance Foreign Transaction	<b>None</b> <b>None</b> <b>3%</b> of each transaction in U.S. Dollars
<b>Penalty Fees</b> Late Payment  Over-the-Credit Limit Returned Payment	<b>\$5.00</b> if balance is less than or equal to \$100.00 <b>\$10.00</b> for balances over \$100. <b>None</b> <b>\$25.00</b>

**How We Will Calculate Your Balance:**

\*We will use a method called "average daily balance" (excluding new purchases). For further details, please see the Card Agreement provided to you at account opening.

**Billing Rights**

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

See disclosure given to you at account opening to see the rate that applies to your Account

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