

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases, Cash Advances, Balance Transfers, & Convenience Checks

5.25% Introductory APR for six months. After that, your APR will be **11.50%, 13.50%, 15.50%, 17.50%, or 18.00%** depending on your credit history. This APR will vary with the market based on the Prime Rate.

Use by date: Your convenience check must be added to your account by six months from the date your card is issued for the Introductory APR to apply to the transaction. If your convenience check posts after that date, we may honor the transaction, but you will not receive the Introductory APR. Instead, the standard APR for your account will apply.

Penalty APR and When it Applies

14.25%, 16.25%, 18.00%, 18.00% or 18.00%

This APR may be applied to your account if you:

1. Make a payment that is late 60 days or more;
2. Make a payment that is returned and causes your account to be over 60 days past due.

How Long Will The Penalty APR Apply? If we increase your APR due to a late payment, we may keep it at this higher level on existing and new balances until you make six consecutive on-time payments. If we increase your APR for any other reason, we may keep it at this higher level on new balances indefinitely.

Paying Interest

Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

Minimum Interest Charge

If you are charged interest, the charge will be no less than \$0.50.

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 Protection Bureau at <http://www.consumerfinance.gov/learnmore>

Fees

Fees to Open or Maintain your Account

-- Annual Fee	None
-- Application Fee	None

Transaction Fees

-- Balance Transfer	None
-- Cash Advance	3% of the amount of each cash advance (maximum \$75.00)
-- Foreign Transaction	1.4% of each transaction in US dollars if the transaction involves a currency conversion. 1.4% of each transaction in US dollars if the transaction does not involve a currency conversion.

Penalty Fees

-- Late Payment	Up to \$25.00 if your payment is more than 5 days late
-- Over-the-Credit Limit	Up to \$25.00 if you exceed your credit limit
-- Returned Payment	Up to \$25.00 if your payment is returned for any reason.

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Loss of Introductory Rate:

We may end your Introductory Rate and apply the Penalty APR disclosed above if you make a late payment.