

## Interest Rates and Interest Charges

**Annual Percentage Rate (APR) for Purchases, Cash Advances, and Balance Transfers** **12.90%** Fixed APR

**Penalty APR and When it Applies** None

**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  
-- 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)."