

<b>INTEREST RATE AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate(APR) for Purchases</b>	<b>12%</b> 12.00% for balances less than or equal to <b>\$999.99</b> 9.00% for balances greater than <b>\$999.99</b>
<b>APR for Balance Transfers</b>	<b>12%</b> 12.00% for balances less than or equal to <b>\$999.99</b> 9.00% for balances greater than <b>\$999.99</b>
<b>APR for Cash Advances</b>	<b>12%</b> 12.00% for balances less than or equal to <b>\$999.99</b> 9.00% for balances greater than <b>\$999.99</b>
<b>How to avoid paying interest on purchases</b>	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged periodic interest, the charge will be no less than <b>\$0</b> .
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
<b>FEES</b>	
<b>Annual Fees</b>	<b>None</b>
<b>Penalty Fees</b>	
· <b>Late Payment</b>	Up to <b>\$35</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance". See your account agreement for further information regarding how we calculate your balance.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Purchase APR:** Your Purchase rate is **12%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1%**.

**Balance Transfer APR:** Your Balance Transfer rate is **12%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1%**.

**Cash APR:** Your Cash rate is **12%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1%**.