

PRICING INFORMATION
As of December 31, 2022

Annual Percentage Rate (APR) for Purchases	0% introductory APR for one year (which is a daily periodic rate of 0%). After that, the APR will be 33.65% (which is a daily periodic rate of .09218%). This APR will vary with the market based on the Prime Rate plus a margin of 26.65 percentage points.
APR for Cash Advances and Balance Transfers*	33.65% (which is a daily periodic rate of .09218%). This APR will vary with the market based on the Prime Rate plus a margin of 26.65 percentage points.
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases 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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than 50¢.
Annual Fee	No annual fee for one year, then \$25 if your credit limit is less than \$1,000 and \$55 if your credit limit is equal to or greater than \$1,000
Transaction Fees • Balance Transfer • Cash Advance	Either \$3 or 3% of the amount of each transfer, whichever is greater Either \$3 or 3% of the amount of each cash advance, whichever is greater
Penalty Fees • Late Payment • Returned Payment	Up to \$41 Up to \$41
Variable Rate Information	The APR is a variable rate (other than on the Average Daily Balance of purchases for the period beginning on the date your account is open until the last day of the twelfth billing cycle after your account is open) and will be adjusted according to the Index Rate. The Index Rate is the Prime Rate published in The Wall Street Journal on the last business day of the month immediately preceding the month in which the billing cycle commences. The daily periodic rate is determined by dividing the APR currently in effect by 365, and then truncating that number to the nearest one hundred thousandth percent. The rate so determined will remain in effect until the first day of the next billing cycle, when it will be adjusted again. An increase in the Index Rate may result in an increase in the minimum monthly payment. The APR on the Average Daily Balance of purchases obtained after the last day of the promotional period and on the Average Daily Balance of cash advances will decrease if there is a decrease in the Index Rate.
How We Will Calculate Your Balance	We use a method called “average daily balance (including new transactions).” We figure the interest charge on your account by multiplying the applicable daily periodic rate by the “Average Daily Balance” of purchases and “Average Daily Balance” of cash advances and then multiplying the products by the number of days in the billing cycle. To get the “Average Daily Balance” of purchases, we start with the beginning balance of purchases on your account each day, including billed and unpaid interest charges related to purchases, and add any new purchases and other debit adjustments and subtract any payments or credits. This gives us the daily balance. At the end of each day, we multiply the daily balance by the daily periodic rate. The result is then added to the daily balance to determine the next day’s beginning balance. If the daily balance is negative, then it is considered to be zero. At the end of the statement period, we add up all the daily balances for the billing cycle and divide by the total number of days in the billing cycle to get the “Average Daily Balance” of purchases. To get the “Average Daily Balance” of cash advances, we start with the beginning balance of cash advances on your account each day, including billed and unpaid interest charges related to cash advances, and add any new advances and other debit adjustments and subtract any payments or credits. This gives us the daily balance. At the end of each day, we multiply the daily balance by the daily periodic rate. The result is then added to the daily balance to determine the next day’s beginning balance. If the daily balance is negative, then it is considered to be zero. At the end of the statement period, we add up all the daily balances for the billing cycle and divide by the total number of days in the billing cycle to get the “Average Daily Balance” of cash advances.

*Balances transferred from another credit card account are treated for all purposes as a cash advance.