

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate(APR) for Purchases	12.9%
APR for Balance Transfers	12.9%
APR for Cash Advances	12.9%
Penalty APR and When It Applies	None How Long Will the Penalty APR Apply? N/A
Paying Interest	Your due date is not less than 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date (Grace Period) each month.
Minimum Interest Charge	None
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

Annual Fees	None
Transaction Fees	
- Balance Transfer	None
- Cash Advance	None
- Foreign Fees	None
Penalty Fees	
- Late Payment	\$10.00
- Over-the-Credit-Line	None
- Returned Payment	None
Other Fees	
- Other Fees	None

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.



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