

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR For 6 Billing Cycles. After that, your APR will be 12.150% . This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR For 6 Billing Cycles. After that, your APR will be 12.150% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	0.00% Introductory APR For 6 Billing Cycles. After that, your APR will be 12.150% . This APR will vary with the market based on the Prime Rate.
Penalty APR And When It Applies	17.900% This APR may be applied to your account if you have not fully satisfied your minimum payment due for at least 60 days. How long will the penalty rate apply? If your APRs are increased for this reason, the penalty APR will apply until you have made six consecutive minimum payments due.
Paying Interest	Your due date is at least 25 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 \$0.00 .
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 https://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee	\$0.00
Transaction Fees	
• Balance Transfer	\$0.00
• Cash Advance	Either \$2.00 or 2.00% of each cash advance, whichever is greater (maximum fee: \$25.00).
• Foreign Transaction	1% of each foreign transaction in U.S. dollars.
Penalty Fees	
• Late Payment	Up to \$15.00
• Over-the-Credit Limit	Up to \$0.00
• Returned Payment	Up to \$25.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." This method is explained in the cardholder agreement.

Billing Rights: Information on your rights to dispute transactions is provided in the account agreement.

Periodic Rates: During the 6 billing cycles introductory rate period, the monthly periodic rate that will apply to purchases, cash advances and balance transfers is 0.00% which corresponds to an annual percentage rate of 0.5833%. After the