

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate(APR) for Purchases	13.99% Fixed Rate
APR for Cash Advances	18.00% Fixed Rate
How to avoid paying interest on purchases	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases, cash advances and balance transfers if you pay entire balance by the due date.
Minimum Interest Charge	N/A
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	N/A
Transaction Fees	
· Balance Transfer	Up to \$10.00
· Cash Advance	Up to \$10.00
· Foreign Fees	N/A
· Other	Phone payment penalty of \$6.00
Penalty Fees	
· Late Payment	Up to \$30.00
· Over-the-Credit-Line	N/A
· Returned Payment	Up to \$30.00
· Other	N/A

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.

Loss of Introductory APR: N/A

Purchase APR: Your Purchase rate is **13.99%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.16583%**.

Cash APR: Your Cash rate is **18%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.5%**.