



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.90% Fixed
APR for Balance Transfers	9.90% Fixed
APR for Cash Advances	9.90% Fixed
Penalty APR and When it Applies	None
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 if you pay the entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee	None
Membership Fee	None
Transaction Fees - Balance Transfer - Cash Advances - Foreign Transaction	None None Up to 1.00%
Penalty Fees - Late Payment - Over-the-Credit-Limit - Returned Payment	Up to \$25.00 None Up to \$25.00

How we will Calculate Your Balance: We use a method called “average daily balance” (including new purchases).

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

Military Lending APR: Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).