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RATES, FEES, AND TERMS

Show Information For:

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Interest Rate and Interest Charges

(Effective May 18, 2016)

Annual Percentage Rate (APR) for Purchases

8.90% introductory APR on purchases during the first **six** (6) months on account opening.

Thereafter, your APR for purchases will be **10.90%** based on your credit worthiness. This APR will vary with the market based on the Prime Rate*.

APR for Balance Transfers

10.90% for **six** months.

After that the APR will be **12.90%** based on your credit worthiness. This APR will vary with the market based on the Prime Rate.

APR for Cash Advances

12.90%. This APR will vary with the market based on the Prime Rate.

Penalty APR and when it applies

18.00% APR. This APR may be applied to your account if your account is past due by two minimum payments.

How long will the Penalty APR apply? If your APRs are increased for this reason, the Penalty APR will apply until you make **six** consecutive minimum payments when due.

Minimum Interest Charge

If you are charged interest, the charge will be no less than \$.50.

How to Avoid Paying Interest on Purchases

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.

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 Web site of the [Consumer Financial Protection Bureau](#).