

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate(APR) for Purchases	15.00% Standard Fixed Rate APR
APR for Balance Transfers	15.00% Standard Fixed Rate APR
APR for Cash Advances	15.00% Standard Fixed Rate APR
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 entire balance by the due date each month.
Minimum Interest Charge	
For Credit Card Tips from the Consumer Financial Protection Bureau	Not Applicable
FEES	
Annual Fees	\$15.00 Per Card
Transaction Fees	
• Balance Transfer Fee	NONE
• Cash Advance Fee	Either \$5.00 or 3.00% of the amount of each transfer, whichever is greater.
• Foreign Fees	1.00% of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	\$35.00
• Returned Payment	\$35.00
• Over the Credit Line	\$35.00
Other Fees	

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.

Disclosure Fees: Rush Card Fee - **\$30.00**