

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	0% Introductory APR for 6 billing cycles from your first qualifying transaction date. After that, your APR will be 14.99% - 20.99% Standard APR based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0% Introductory APR for 6 billing cycles from your first qualifying transaction date. After that, your APR will be 14.99% - 20.99% Standard APR based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	0% Introductory APR for 6 billing cycles from your first qualifying transaction date. After that, your APR will be 14.99% - 20.99% Standard APR based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Paying Interest	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. The interest charge on Cash Advances and Balance Transfers begins from the date you obtain your Cash Advance or Balance Transfer, or the first day of your billing cycle which it is posted to your account, whichever is later.
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	None
Transaction Fees	None
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Fees 	Either \$5.00 or 3.00% of the amount of each transfer, whichever is greater. 1.00% of each transaction in U.S. dollars.
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Line • Returned Payment 	Up to \$25.00 None Up to \$35.00

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases)”. See your Consumer Cardholder Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Consumer Cardholder Agreement.

Loss of Introductory APR: We may end your introductory APR and apply the Standard APR in the event you are in default. See your Consumer Cardholder Agreement for more details.

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

How We Will Calculate Your Variable APRs: We add a margin to the Prime Rate to determine variable APRs. An increase in the Prime Rate will cause an increase in your APR, the INTEREST CHARGE and your minimum payment. The U.S. Prime Rate will be the rate in effect on the 15th day of the month immediately preceding the calendar quarter change date as published in The Wall Street Journal. If The Wall Street Journal is not published for any reason, the Bank may use a comparable index and margin to determine its rate. APRs shown above are based on the **7.50%** Prime Rate. For each billing period, the APR is determined by adding a margin to the Prime Rate. The margin APR for Purchases, Balance Transfers, and Cash Advances is **7.49%-13.49%**.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies every customer. What does this mean for you: When you apply for credit, we will ask for specific legal entity information; and information on all signers to include name, address, date of birth, and other information that will allow us to identify signers. We may also ask to see the signer's driver's license or other identifying documents.