

## INTEREST RATE AND INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>20.74%</b>
<b>APR for Cash Advances</b>	20.74%
<b>Penalty APR and When It Applies</b>	20.74% This APR may be applied to your account if you make a payment that is 60 or more days late. <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased, the Penalty APR will apply until you make six consecutive minimum payments when due.
<b>Paying Interest</b>	We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The Interest Charge on cash advances begins from the date you obtained the cash advance.
<b>Minimum Interest Charge</b>	If you are charged periodic interest, the charge will be no less than \$0.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>
<b>FEES</b>	
<b>Annual Fees</b>	No Annual Fee
<b>Transaction Fees</b>	
• <b>Cash Advance</b>	\$5 or 3%, whichever is greater.
• <b>Foreign Fees</b>	Up to 2% of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
• <b>Late Payment</b>	\$35 or 2.5%, whichever is greater.
• <b>Returned Payment</b>	\$37
<b>Other Fees</b>	
• <b>Rush Card</b>	\$40

**How We Will Calculate Your Balance:** We figure the INTEREST CHARGE on each Card Account by multiplying the applicable "Monthly Periodic Rate" by the "Average Daily Balance" of each Balance Category on the Card Account, including current transactions. Balance Categories include Purchases, Balance Transfers, Cash Advances, Introductory Rates and any special rate offers we may make available from time to time. If you are charged interest, the charge may be less than \$1.00 (the minimum interest charge will appear as "Minimum Charge" in the fees section of your statement).

**Average Daily Balance.** To obtain the daily balance for each Balance Category we take the beginning balance each day and add new transactions applicable to each category, and subtract any payments, credits, and refunds applied to the category. To figure your Average Daily Balance for each Balance Category, we add all your daily balances and divide by the number of days in the billing period. We calculate interest in this manner separately for Purchases, Balance Transfers, Cash Advances and each promotional rate balance.

**Monthly Periodic Rate.** We compute the INTEREST CHARGE for each Balance Category by multiplying these Average Daily Balances by the applicable Monthly Periodic Rate. To determine the Monthly Periodic Rate for each Balance Category, we divide the applicable ANNUAL PERCENTAGE RATE in effect for the billing period by 12 months. The way we get the ANNUAL PERCENTAGE RATE for each Balance Category is described below.

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

**Purchase APR:** Your Purchase rate is 20.74%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.72833%.

**Cash APR:** Your Cash rate is 20.74%. The daily periodic rate of FINANCE CHARGES is 1/365th of the APR or 0.05682%.