

## INTEREST RATE AND INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>6%</b>
<b>APR for Cash Advances</b>	<b>6%</b>
<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>	
<ul style="list-style-type: none"> <li>• Cash Advance</li> <li>• Foreign Fees</li> </ul>	Either <b>\$10</b> or <b>3%</b> of the amount of each transfer, whichever is greater (maximum fee: no maximum fee). Up to <b>2%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	Up to <b>\$37</b> Up to <b>\$37</b>

**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 **6%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **0.5%**.

**Cash APR:** Your Cash rate is **6%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **0.5%**.

**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).