

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	25.99% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	25.99% This APR will vary with the market based on the Prime Rate.
Paying Interest	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.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$0.
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	No Annual Fee
Transaction Fees	
• Cash Advance	Either \$10 or 3% of the amount of each cash advance, whichever is greater (no maximum fee).
• Foreign Fees	Up to 2% of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	Up to \$37
• Returned Payment	Up to \$37

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)". See your account agreement for more details.

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

How We Will Calculate Your Variable APRs: The interest rate that will apply to your Purchase and Cash Advance balances will vary based on the application of an index and margin. Variable rates may change when the Prime Rate changes. We calculate each variable rate by adding a margin to the Prime Rate published in The Wall Street Journal on the second business day of each month. If The Wall Street Journal is not published on that day, then we will use the Prime Rate published in the immediately preceding edition. If the Prime Rate changes, your new rates will take effect on the first day of your next billing cycle.

Prime Rate: Rates disclosed are in effect as of 5/5/2023. Increases in the Purchase APR or Cash Advance APR will result in an increase to the interest you will pay and in your minimum periodic payments.

Purchase APR: Your Purchase APR will vary based on changes to the Prime Rate. We add a margin of **17.49%** to the Prime Rate of 8.5 and the result is your Purchase APR. The monthly periodic rate of INTEREST CHARGES is 1/12th of the Purchase APR, or **25.99%**.

Cash APR: Your Cash Advance APR will vary based on changes to the Prime Rate. We add a margin of **17.49%** to the Prime Rate of 8.5 and the result is your Cash Advance APR. The monthly periodic rate of INTEREST CHARGES is 1/12th of the Cash Advance APR, or **25.99%**.

Military Lending APR: 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).