

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	18.24% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	29.99% 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". 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.

How We Will Calculate Your Variable APRs: We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal two business days (not weekends or federal holidays) before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

Prime Rate: Variable APRs are based on the **8.5%** Prime Rate as of Aug 09, 2023

Purchase APR: For Purchase transactions, we add a Margin of **9.74%** to the Prime Rate of 8.5. The Purchase APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **22.99%**. The Monthly periodic rate of FINANCE CHARGES will be no less than **1.0825%** and no greater than **1.91583%**.

Cash APR: For Cash transactions, we add a Margin of **23.24%** to the Prime Rate of 8.5. The Cash APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **29.99%**. The Monthly periodic rate of FINANCE CHARGES will be no less than **2.16583%** and no greater than **2.49917%**.

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).