

<b>Interest Rate and Interest Charges</b>	
<b>Annual Percentage Rate (APR) on Purchases, Balance Transfers and Cash Advances</b>	<b>11.25%, 12.25%, 13.75%, or 15.75%</b> when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is the last day of each month, and is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances [and balance transfers] on the transaction date.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<b>None</b> <b>None</b> <b>1%</b> of each transaction in U.S. dollars when the issuer's country is different from the merchant country.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> <li>• Over-the-Limit</li> </ul>	<b>4%</b> of the minimum payment due, not to exceed <b>\$20</b> . <b>\$25</b> <b>Not Applicable</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new transactions).”