

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	11.88% this is a fixed rate.
Paying Interest	Your due date is at least 25 days after the close of the billing period. 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 from the date of the transaction.
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 Fee	None
Transaction Fees <ul style="list-style-type: none">• Foreign Transaction Fee:	Up to 1% of Each Transaction in U.S. Dollars.
Penalty Fees <ul style="list-style-type: none">• Returned Payment• Overlimit Fee• Late Payment	\$20 \$15 8% of Amount Past Due. Minimum \$15, Maximum of \$25.

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

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

The monthly periodic rate for your:
Purchase APR is 0.99000%