

## Pricing & Terms

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Please take a moment to carefully review the Pricing & Terms below.

### PRICING INFORMATION

INTEREST RATES AND INTEREST CHARGES	
<b>Purchase Annual Percentage Rate (APR)</b>	<b>15.99%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Balance Transfer APR</b>	<b>15.99%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Cash Advance APR</b>	<b>24.99%</b> . This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>Overdraft Advance APR</b>	<b>24.99%</b> . This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date will be a minimum of 21 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers, cash advances, and overdraft advances on the transaction date.
<b>Minimum Interest Charge</b>	None
<b>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> .

FEES	
<b>Annual Membership Fee</b>	<b>\$0</b> Intro fee for the first year. After that, <b>\$95</b>
<b>Transaction Fees</b>	
Balance Transfers	Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater.
Cash Advances	Either <b>\$10</b> or <b>5%</b> of the amount of each transaction, whichever is greater.
Foreign Transactions	<b>None</b>
<b>Penalty Fees</b>	
Late Payment	Up to <b>\$15</b> if the balance is less than \$100; up to <b>\$25</b> if the balance is \$100 to less than \$250; up to <b>\$35</b> if the balance is \$250 or more.
Return Payment	Up to <b>\$35</b> .





