

Terms and Conditions

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.74%, 17.74% or 21.74% , based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	13.74%, 17.74%, or 21.74% based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	25.24% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 23 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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50
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	\$0
Transaction Fees:	
<ul style="list-style-type: none"> • Balance Transfer 	Either \$5 or 3% of the amount of each transfer, whichever is greater.
<ul style="list-style-type: none"> • Cash Advance 	Either \$10 or 5% of the amount of each cash advance, whichever is greater.
<ul style="list-style-type: none"> • Foreign Transaction 	3% of each transaction in U.S. dollars.
Penalty Fees:	
<ul style="list-style-type: none"> • Late Payment 	Up to \$37 (the amount of the fee varies by state, see below) Up to \$37 (the amount of the fee varies by state, see below)

