

## Pricing Supplement to the Cardmember Agreement

The information provided below in this Pricing Supplement, along with the Cardmember Agreement(s) and the Addendum to the Cardmember Agreement (as applicable) reflects certain account pricing and terms that were available to certain applicants that applied for and were approved for certain credit card accounts on the last business day of the calendar quarter that ended on 06/30/2015. These account terms may not be available after that date.

These documents are being provided to you for informational purposes only. If you apply and are approved for a credit card account with us, your actual account terms will be based on the terms of the offer available at the time that you applied, what you are approved for and your actual Cardmember Agreement will be the agreement sent to you when your account is first opened.

### Interest Rates and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>12.99% to 24.99% APR.</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>12.99% to 24.99% APR.</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>25.24% APR.</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	Up to <b>27.24%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.  This APR may be applied to your account if you make a late payment.  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR may apply indefinitely.
<b>Paying Interest</b>	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. We will begin charging interest on balance transfers, checks and cash advances on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$2.00 (\$0.50 for residents of Iowa at the time of account opening).

## Fees

<b>Annual Fee</b>	<b>\$0</b>
<b>Transaction Fees:</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<p>Either <b>\$10</b> or <b>4%</b> of the amount of each transfer, whichever is greater. We may from time to time offer you lower Transaction Fees on Balance Transfers and Checks.</p> <p>Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.</p> <p><b>3%</b> of each transaction in U.S. dollars.</p>
<b>Penalty Fees:</b> <ul style="list-style-type: none"> <li>• Late Payment</li> </ul>	Up to <b>\$35</b> depending upon the state that you live in at the time of account opening.
<ul style="list-style-type: none"> <li>• Over-the-Credit-Line</li> <li>• Returned Payment</li> </ul>	<p><b>\$0</b></p> <p>Up to <b>\$35</b> depending upon the state that you live in at the time of account opening.</p>
<b>Additional Check Related Fees</b> <ul style="list-style-type: none"> <li>• Check Stop Payment Fee</li> <li>• Returned Check Fee</li> </ul>	<p>Up to <b>\$39.95</b> depending upon the state that you live in at the time of account opening.</p> <p>Up to <b>\$35</b> depending upon the state that you live in at the time of account opening.</p>

### How We Will Calculate Your Balance:

We use a method called "daily balance (including new purchases)". If you are a resident of Iowa at the time the account is opened, we use a method called "average daily balance (including new purchases)". See Addendum to the Cardmember Agreement for more details.

As of 06/30/2015 the Prime Rate was 3.25%.