



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.9% to 16.9% when you open your account, based on your creditworthiness.
APR for Balance Transfers	10.9% to 18.0% when you open your account, based on your creditworthiness.
APR for Cash Advances	10.9% to 18.0% when you open your account, based on your creditworthiness.
Penalty APR and When it Applies	Not Applicable
How to Avoid Paying Interest on Purchases	Your due date 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.
Minimum Interest Charge	Not Applicable
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	
Balance Transfer	None
Cash Advance	None
Foreign Transaction	1% of each transaction in US Dollars
Penalty Fees	
Late payment	Up to \$25
Over-the-Credit Limit	None
Returned Payment	Up to \$25
Other Fees	
Card Replacement	\$5

How We Will Calculate Your Balance: We use a method called "average daily balancing (including new purchases)". See your account agreement for more details. The information about the costs of the card described in this [application]/[solicitation] is accurate as of (month/year). This information may have changed after that date. To find out what may have changed, call us at 1-866-734-7233 or write to us at PO Box 11667 Tampa, FL 33680-1667.