



| 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 1-800-999-5887 or write to us at PO Box 11904 Tampa, FL 33680-1904.