

OTHER DISCLOSURES

Late Payment Fee

or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged or the amount of the required minimum payment, whichever is less.

Over-the-Credit Limit Fee

or the amount of the transaction exceeding your approved credit limit, whichever is less. In the event you exceed your credit limit in the same or in any of the six billing cycles following the initial violation, you will be charged or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee

or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged or the amount of the required minimum payment, whichever is less.

Statement Copy Fee

Document Copy Fee

Rush Fee

Emergency Card Replacement Fee

Card Replacement Fee