

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate(APR) for Purchases	7.75% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	7.75% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	7.75% This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	18% If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due. 1) Make a late payment; 2) Go over your credit limit; or 3) Make a payment that is returned. How Long Will the Penalty APR Apply? This APR may be applied to your account if your account is not current for two months.
Paying Interest	Your due date is at least 26 days after the close of each billing cycle. We will begin charging interest on credit purchases you obtain through the use of your card which have not been paid by the due date shown on the statement on which the transaction is detailed. Cash advance and balance transfer finance charges accrue on the outstanding daily balance from the date of the advance or transfer, through the date paid.
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 Fees	None
Transaction Fees	
· Cash Advances	Either \$10.00 or 3% of the amount of each advance, whichever is greater (maximum fee, \$75.00)
· Foreign Transactions	2% of each transaction
Penalty Fees	
· Late Payment	Up to \$35.00
· Returned Payment	Up to \$35.00

How will we calculate your balance?: We use a method called "average daily balance (including new purchases)." "See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

How We Will Calculate Your Variable APRs: We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal two business days (not weekends or federal holidays) before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

Prime Rate: Variable APRs are based on the **3.25%** Prime Rate as of September 30, 2013.