

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	
APR for Balance Transfers	
APR for Cash Advances	
Penalty APR and When it Applies	<p><b>18.00%</b></p> <p>This APR may be applied to your VISA or MasterCard Feature Category if: Your VISA or MasterCard Feature Category is more than 60 days past due.</p> <p><b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely, and the Penalty APR applied to transactions that occurred prior to the effective date of the increase will apply unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.</p>
Paying Interest	For VISA and MasterCard, We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date. For all Feature Categories, We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	<b>\$0.00</b>
For Credit Card Tips from the Federal Reserve Board	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 <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>

Fees	
Annual Fee	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• <b>Balance Transfer</b></li> <li>• <b>Cash Advance</b></li> <li>• <b>Foreign Transaction</b></li> </ul>	<p><b>\$0.00</b></p> <p><b>\$0.00</b></p> <p>For VISA and Mastercard, <b>1.00%</b> of each foreign currency transaction in U.S. dollars. For VISA, <b>1.00%</b> of each U.S. dollar transaction that occurs in a foreign country. For Mastercard, <b>0.80%</b> of each U.S. dollar transaction that occurs in a foreign country.</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• <b>Returned Payment</b></li> <li>• <b>Late Payment</b></li> </ul>	<p>For VISA and MasterCard, <b>\$25.00</b></p> <p>For VISA and MasterCard, <b>\$20.00</b> after 4 days</p>

**How We Will Calculate Your Balance:** For VISA and MasterCard, We use a method called “average daily balance (including new purchases).” See Your Account Agreement for details.

**Billing Rights:** Information on rights to dispute transactions, and how to exercise those rights is provided in Your Account Agreement.

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