

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	16.9%
APR for Cash Advances	16.9%
Paying Interest	You have until the closing date of the billing cycle to pay your entire balance each month to avoid paying interest on Purchases. This is at least 27 days from the start of each billing cycle. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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	
Set-up and Maintenance Fees	
• Annual Fee	None
Transaction Fees	
• Cash Advance	Either \$2.00 or 3% of the amount of each cash advance, whichever is greater (maximum fee: \$10.00).
• Foreign Currency	3% for each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	Up to \$15.00
• Return Item Charge	Up to \$15.00

How We Will Calculate Your Balance: We use a method called 'average daily balance (including current transactions).' See your Account Opening Disclosures for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Contract and on the back of your Statement.

FEES AND INTEREST CHARGES:

FEES AND INTEREST CHARGES: Your Credit Account is subject to the following fees and **INTEREST CHARGES**, each of which will be billed to your Credit Account as a Purchase.

Periodic INTEREST CHARGES: **INTEREST CHARGES** are imposed when you obtain a Cash Advance and when a Purchase is posted to your Credit Account.

INTEREST CHARGES are imposed from the time a Purchase is posted until it is paid in full. However if you pay your previous balance in full on or before the closing date of each billing cycle, you will have a grace period on Purchases of at least 27 days from the start of each billing cycle and your current Purchases will not be subject to periodic **INTEREST CHARGES** to the extent you pay the current Statement balance in full on or before the Closing Date of the Billing Cycle. There is no grace period for transactions that post to your Credit Account as Cash Advances. These transactions are subject to **INTEREST CHARGES** from the date of the transaction.

Computing Periodic INTEREST CHARGES: The **INTEREST CHARGE** is determined by multiplying the "Average Daily Balance" for Purchases and for Cash Advances outstanding during the monthly Billing Cycle by the monthly "Periodic Rate". The monthly Periodic Rate for Purchases and for Cash Advances is determined by dividing the **ANNUAL PERCENTAGE RATE (APR)** by 12. The Monthly "Periodic Rate" for Purchases is 1.4083% and for Cash Advances is 1.4083%. This is equivalent to an **ANNUAL PERCENTAGE RATE** of 16.9% for Purchases and 16.9% on Cash Advances. **This ANNUAL PERCENTAGE RATE will be applied to fees assessed to your Credit Account as well as Purchases and Cash Advances.**

The "Average Daily Balance" is computed by taking the beginning balance of your Credit Account on each day, calculated separately for Purchases and Cash Advances, adding new Purchases and/or Cash Advances and subtracting any payments or credits to get each day's daily balance. The daily balances are then added together and divided by the number of days in the Billing Cycle to get the "Average Daily Balance".

Minimum INTEREST CHARGE: The minimum **INTEREST CHARGE** is \$1.00 for each Billing Cycle during which an **INTEREST CHARGE** based on a periodic rate is imposed.

Cash Advance Fee: In addition to the periodic **INTEREST CHARGE** on Cash Advances, there is an additional fee of 3% (minimum \$2.00/maximum \$10.00) for each Cash Advance obtained that month.

Foreign Currency Transaction Fee: 3% of the Transaction Amount in U.S. dollars.

Late Fee: In every Billing Cycle in which your payment is late, you will be charged a Late Fee of up to \$15.00.

Return Item Charge: We impose a Return Item Charge up to \$15.00 when a payment on your Credit Account is returned by the financial institution on which it was drawn for insufficient funds or any other reason. The charge may be imposed even if we elect to re-present the item and it is paid upon our re-presentation.

OTHER CHARGES:

Copying Fee: If you request a duplicate of any sales draft, Statement, or other document, we will charge you \$3.00 for each copy we provide.

Credit Insurance: Disability and loss of income insurance is not required.

Express Delivery Fee: We impose a \$35.00 fee for the express delivery of your Card. This service is only available for lost, stolen, or replacement Cards.

Wire Transfer Fee: \$5.00 per Transaction.

Minimum Payment: Cutoff Time and Form of Payment: Each month that a New Balance is due, you must pay us at least the Minimum Payment and Past Due Amount as shown on your Statement. We must receive your payment on or before the Payment Due Date shown on your Statement. Payment(s) received in Proper Form, will be credited as of the date of receipt at the address on the payment coupon of your Statement if received by 5:00 pm Central Time, Monday through Friday (federal holidays excluded). Payments not received in Proper Form may delay the posting to your Credit Account. The Payment Due Date will be at least 27 days from the Closing Date. Your Payment Due Date will be the same numeric date each month.

If your New Balance exceeds \$30.00, the Total Minimum Amount Due will be the sum of (i) the Minimum Payment which is either 4% of your New Balance at the end of the Billing Cycle rounded up to the next dollar, or \$30.00 (whichever is more), or the entire New Balance if the New Balance is less than \$30.00, and (ii) any Past Due Amount. The amount requested as the Total Minimum Amount Due on your Statement will also include the amount by which the New Balance exceeds your credit limit. Failure to pay the Amount Over Limit Due as requested on your Statement will not, by itself, cause your Credit Account to be delinquent. You may pay your entire balance at any time.

See the Credit Card Contract for further information regarding this

Credit Account. Retain these important documents.

