

Interest Rates and Interest Charges		
<b>Annual Percentage Rate (APR) for purchases, cash advances, balance transfers, and convenience checks</b>	Signature	<b>8.70%</b>
	Platinum	<b>8.90% - 12.90%</b>
	Gold	<b>10.90% - 14.90%</b>
	Classic	<b>11.90% - 15.90%</b>
	Student	<b>7.99% - 11.99%</b>
	<b>APR when you open your account based on your credit worthiness<sup>1</sup></b>	
<b>Paying Interest</b>	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. We will begin charging interest on cash advances and balance transfers on the transaction date.	
<b>Minimum Interest Charge</b>	None	
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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">http://www.consumerfinance.gov/learnmore</a>.</b>	

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	<b>None</b>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>	Up to <b>\$30</b> Up to <b>\$25</b> Up to <b>\$30</b>

**How We Will Calculate Your Balance:** We use a method called "Average daily balance (including new purchases)." See your agreement for more details.

<sup>1</sup> Rates are based on an evaluation of applicant credit. Your actual APR will be disclosed at time of credit approval. Not all applicants will qualify for the lowest rate.