

Pricing Information Table

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>20.24% - 29.24%</p> <p>These APRs will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>20.24% - 29.24%</p> <p>These APRs will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>30.49%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
Paying Interest	<p>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.</p>
Minimum Interest Charge	<p>If you are charged interest, the charge will be no less than 50 cents.</p>
How We Calculate Your Balance	<p>Daily Balance</p>
Fees	
Annual Fee	<p>None</p>
<p>Transaction Fees</p> <ul style="list-style-type: none"> • Cash Advance • Balance Transfer • Foreign Purchase Transaction 	<p>Either \$10 or 5% of the amount of each cash advance, whichever is greater.</p> <p>Either \$10 or 5% of the amount of each balance transfer, whichever is greater.</p> <p>3% of each purchase transaction in US dollars.</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$40</p> <p>Up to \$40</p>

Details About Your Interest Rates and Interest Calculations	Daily Periodic Rate	For variable rates: U.S. Prime Rate Plus
Purchases	0.05545% up to 0.08010%	11.74% up to 20.74%
Balance Transfers	0.05545% up to 0.08010%	11.74% up to 20.74%
Cash Advances	0.08353%	21.99%
<p>APRs Based on Prime. If any APR is based on the U.S. Prime Rate (“Prime Rate”), the APR will equal the Prime Rate plus the additional amount shown above. If the Prime Rate increases, it will cause the APR to increase. If the Prime Rate decreases, it will cause the APR to decrease. For each billing cycle we use the Prime Rate published in <i>The Wall Street Journal</i> two business days before the Statement Closing Date. If the Prime Rate changes any APR, we put the new APR into effect as of the first day of the billing cycle for which we calculate the APR. We apply the new APR to any existing balances, subject to any promotional rate that may apply. If <i>The Wall Street Journal</i> does not publish the Prime Rate, we will use a similar published rate.</p>		
<p>Effect of APR Increases. If an APR increases, interest charges increase. Your minimum payment may increase as well.</p>		
<p>Daily Balance. We calculate the daily balance for each of your different balances. To get a daily balance, we take the balance at the end of the previous day, add the interest on the previous day’s balance and new charges, and subtract new credits or payments. We figure the interest charge by multiplying the daily balance by its daily periodic rate each day in the billing cycle. We then add up all the daily interest charges and the total is the interest charge for the billing cycle.</p>		