Pricing Information Table

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**30.24%** This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $2.
How We Calculate Your Balance	Daily Balance

Fees	
Annual Fee	None
Penalty Fees	
• Late Payment	Up to **$40**
• Returned Payment Fee	Up to **$40**

Details About Your Interest Rates and Interest Calculations	Daily Periodic Rate	For variable rates: U.S. Prime Rate Plus
Purchases	0.08284%	21.74%

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 *The Wall Street Journal* 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 *The Wall Street Journal* does not publish the Prime Rate, we will use a similar published rate.

Effect of APR Increases. If an APR increases, interest charges increase. Your minimum payment may increase as well.

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.