

<b>INTEREST RATE AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate(APR) for Purchases</b>	<b>12.00%</b> Fixed Standard APR based on your credit worthiness.
<b>APR for Balance Transfers</b>	<b>12.00% Fixed</b> Standard APR based on your credit worthiness.
<b>APR for Cash Advances</b>	<b>12.00% Fixed</b> Standard APR based on your credit worthiness.
<b>Paying Interest</b>	We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The interest charge on cash advances begins from the date you obtained the cash advance.
<b>Minimum Interest Charge</b>	If you are charged periodic interest, the charge will be no less than <b>\$0</b> .
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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>	
<b>Annual Fees</b>	<b>None</b>
<b>Transaction Fees</b>	
• <b>Balance Transfer</b>	<b>None</b>
• <b>Cash Advance</b>	<b>None</b>
<b>Penalty Fees</b>	
• <b>Late Payment</b>	Up to <b>\$10.00</b>
• <b>Returned Payment</b>	Up to <b>\$20.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)". An explanation of this method is provided on your monthly statement.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided on your monthly statement.

**Others:** The minimum payment is **\$15.00** or **3%** of your outstanding balance, whichever is greater.