

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	7.80% Fixed Standard APR based on your credit worthiness.
APR for Balance Transfers	7.80% Fixed Standard APR based on your credit worthiness.
APR for Cash Advances	7.80% Fixed Standard APR based on your credit worthiness.
Paying Interest	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 periodic interest, the charge will be no less than \$0 .
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	
Annual Fees	None
Transaction Fees	
• Balance Transfer	None
• Cash Advance	None
Penalty Fees	
• Late Payment	Up to \$10.00
• Returned Payment	Up to \$10.00
• Grace Period for Re-Payments of Balances for Purchases	25 Days
• Over the Credit Limit	\$10.00
Other Fees	

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 right to dispute transactions and how to exercise those rights is provided on your monthly statement.

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