

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	12.00% Fixed Standard APR based on your credit worthiness.
APR for Balance Transfers	12.00% Fixed Standard APR based on your credit worthiness.
APR for Cash Advances	12.00% Fixed Standard APR based on your credit worthiness.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances and/or balance transfers on the transaction date.
Minimum Interest Charge	If you are charged 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
• Foreign Transaction	None
Penalty Fees	
• Late Payment	Up to \$10.00
• Returned Payment	Up to \$20.00
• Over the Credit Limit	None
Other Fees	None

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.