

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	12.25% - 22.75%
	Your APR is based on your creditworthiness at the time you open your account. The APR will vary based on the Prime Rate as published in The Wall Street Journal.
APR for Balance Transfers	12.25% - 22.75%
APR for Cash Advances	12.25% - 22.75%
Penalty APR	None
How to Avoid Paying Interest on Purchases	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	None
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 Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	None None 1% of each transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	Up to \$25 after ten days None Up to \$25

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.