

Interest Rates and Interest Charges

<p>Annual Percentage Rates (APRs) for Purchases</p>	<p>0% Introductory rate is good for 6 months from the first qualifying transaction on your new credit card. After this promotion period, your APR will be 9.90% to 17.90%, based on creditworthiness.</p>
<p>APRs for Balance Transfers</p>	<p>0% Introductory rate is good for 6 months from the first qualifying transaction on your new credit card. After this promotion period, your APR will be 9.90% to 17.90%, based on creditworthiness.</p>
<p>APRs for Cash Advances</p>	<p>0% Introductory rate is good for 6 months from the first qualifying transaction on your new credit card. After this promotion period, your APR will be 9.90% to 17.90%, based on creditworthiness.</p>
<p>Penalty APR and When it Applies</p>	<p>18.00% Penalty pricing applies if you make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make at least six (6) consecutive minimum payments by the payment due date as shown in your monthly statement. (See cardholder agreement for complete details.)</p>
<p>Paying Interest</p>	<p>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 statement balance, including the promotional balance and the new purchases, by your billing due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.</p>
<p>Minimum Interest Charge</p>	<p>None</p>
<p>Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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.</p>

Fees

<p>Set-up and Maintenance Fees</p> <ul style="list-style-type: none"> • Annual Fee • Additional Card Fee 	<p>None None</p>
<p>Transaction Fees</p> <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>None None Up To 1% of each transaction in U.S. dollars if the transaction involves a currency conversion Up To 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	<p>Up To \$25 None Up To \$25</p>

How We Calculate Your Balance: We use a method called "average daily balance (including new purchases)." (See cardholder agreement for complete details.)