

| Interest Rates & Interest Charges                                  |   |
|--|---|
| Annual Percentage Rate (APR) for Purchases                         | 14.88%  |
| APR for Balance Transfers  | 14.88%  |
| APR for Cash Advances  | 14.88%  |
| Paying Interest  | Your due date is at least <b>25</b> days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date. |
| 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 web site of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .                                   |

| Fees   |  |
|--|--|
| Annual Fee   | NONE   |
| <b>Transaction Fees</b> <ul style="list-style-type: none"><li>Balance Transfer Fees</li><li>Cash Advances Fees</li></ul> | <p>Either <b>2.0%</b> of the amount of the transfer or <b>\$5.00</b>, whichever is greater.</p> <p>Either <b>2.0%</b> of the amount of the advance or <b>\$5.00</b>, whichever is greater.</p> |
| <b>Penalty Fees</b> <ul style="list-style-type: none"><li>Late Payment Fees</li><li>Over-the-Credit-Limit Fees</li></ul> | <p>Up to <b>\$30.00</b>.</p> <p><b>None.</b></p>   |

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases)”. An explanation of this method is provided in your account agreement.

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