

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	24.90%
APR for Cash Advances	24.90%
How to Avoid Paying Interest on Transactions	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on transactions 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	
Set-up and Maintenance Fees	NOTICE: Some of these set-up and maintenance fees will be assessed before you begin using your card and will reduce the amount of credit you initially have available. For example, if you are assigned the minimum credit limit of \$300, your initial available credit will be only about \$261 (or about \$241 if you choose to have an authorized user).
Annual Fee	\$39
Authorized User Fee	\$20 annually (if applicable)
Transaction Fees	
Cash Advance	2% of the amount of each cash advance.
Penalty Fees	
Late Payment	Up to \$25
Returned Payment	Up to \$25

How We Will Calculate Your Balance: We use a method called “ending balance”. We figure the interest charge on your account by applying the periodic rate to the amount you owe at the end of each billing cycle (including new purchases, cash advances and fees) and deducting payments and credits made during the billing cycle.

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