

## Important Disclosures

### Interest Rates and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> Introductory APR for the first 6 months following the opening of your account for transactions posted within 90 days of account opening. After that, this APR will be <b>11.74%</b> to <b>18.74%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate but will never be less than <b>10.99%.*</b>
<b>APR for Balance Transfers</b>	<b>0.00%</b> Introductory APR for the first 6 months following the opening of your account for transactions posted within 30 days of account opening. After that, this APR will be <b>11.74%</b> to <b>18.74%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate but will never be less than <b>10.99%.*</b>
<b>Penalty APR</b>	<b>None</b>
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases and/or balance transfers if you pay your entire balance by the due date each month.
<b>Minimum Finance Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> • Balance Transfers • Foreign Transactions	Either <b>\$10</b> or <b>3.0%</b> of the amount transferred, whichever is greater (maximum fee <b>\$100</b> ) <b>3.0%</b> of each transaction in U.S. Dollars
<b>Penalty Fees</b> • Late Payment • Returned Payment	<b>\$35</b> <b>\$35</b>
<b>Other Fees</b> • Rush Card Fee	<b>\$30</b>

**How we will calculate your balance:** We use a method called "average daily balance (including new purchases)."

Except as provided above in Paying Interest, purchases and balance transfers begin to accrue interest from the date of the transaction or, at our option, from the date they are posted to the account.

\*We calculate variable APRs by adding a margin of 5.49%, 9.49% or 12.49% to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal on the last business day of the calendar month preceding the first day of the billing cycle. The APR is subject to a minimum and will never be less than 11.74%.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.