

Important Disclosures

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for the first 6 months following the opening of your account for transactions posted within 90 days of account opening. After that, your APR will be 10.74% to 17.74% based on your creditworthiness when you open your account. Your APR will vary with the market based on the Prime Rate.*
APR for Balance Transfers	0.00% Introductory APR for the first 6 months following the opening of your account for transactions posted within 30 days of account opening. After that, your APR will be 10.74% to 17.74% based on your creditworthiness when you open your account. Your APR will vary with the market based on the Prime Rate.*
APR for Cash Advances	21.24% This APR will vary with the market based on the Prime Rate.*
Paying Interest	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. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00
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	
♦Balance Transfers	Either \$10 or 3% of the amount of each transfer, whichever is greater (maximum fee \$100)
♦Cash Advances	Either \$10 or 3% of the amount of each cash advance, whichever is greater.
♦Foreign Transactions	3% of each transaction in U.S. Dollars
Penalty Fees	
♦Late Payment	Up to \$35.00
♦Returned Payment	Up to \$35.00
Other Fees	
♦Rush Card Fee	\$30.00

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 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.

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

Military Lending Act: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the costs of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The cost associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain fees for specified credit transactions on accounts); and any participation fee charged (other than certain participation fees for a credit card account).

All contents including rates, fees and premiums are accurate at the time of printing but are subject to change. For changes that may have been made after printing please call us at (800) 597-2977.

Printed May 2020