

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	11.90% when you open your account, based on your creditworthiness.
APR for Balance Transfers	11.90% Notice Regarding Interest Rate Charges: During the introductory period we will apply your payments to transferred balances before we apply them to any purchases you make. You will be charged interest on all purchases until your entire balance has been paid off completely, including transferred balances.
APR for Cash Advance	11.90%
Penalty APR and When it Applies	11.90% A different rate will not be applied as a penalty.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$ 0.50.
Grace Period on Purchases	No finance charge if the payment is received within 25 days of the billing on purchases. No grace period is extended on cash advances or balance transfers.
Website for Additional Information	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.frb.gov/location .

Fees	
Annual Fee	None
Transaction fees	None
Penalty Fees	
• Late Payment	Up to \$15 after a 10 day grace period
• Returned Payment	Up to \$18
Other Fees	
• Card Replacement Fee	Up to \$10
• PIN Replacement Fee	Up to \$5