

Credit Card Disclosures Pricing Information Table

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	28.49% This APR will vary with the market based on the Prime Rate. 9.99% for select purchases eligible for a Major Purchase Plan. ¹
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance (minus any excluded balance, plus any separately required payment on an excluded balance) by the due date each month. ² We will begin charging interest on a Major Purchase Plan balance at the start of the billing cycle following the billing cycle in which the Major Purchase Plan Purchase was made.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.
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	
Penalty Fees	
• Late Payment	Up to \$40

¹The store website will identify which purchases are eligible for the Major Purchase Plan.

²See your Card Agreement for details on excluded balances and how they affect your grace period.

Details About Your Interest Rates	Periodic Rate as of 6/22/22	For variable rates: U.S. Prime Rate Plus the following "Margin":
Purchases	0.07805% (D)	23.74%
Major Purchase Plan	0.02736% (D)	N/A
(D) = Daily periodic rate. A daily periodic rate is the APR divided by 365.		