

Pricing Information Table

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	17.99% to 26.99%
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 by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.
How We Calculate Your Balance	Daily Balance
Fees	
Penalty Fees	
• Late Payment	Up to \$40

Details About Your Interest Rates and Interest Calculations	Daily Periodic Rate
Purchases	0.04928% up to 0.07394%
Daily Balance. We calculate the daily balance for each of your different balances. To get a daily balance, we take the balance at the end of the previous day, add the interest on the previous day's balance and new charges, and subtract new credits or payments. We figure the interest charge by multiplying the daily balance by its daily periodic rate each day in the billing cycle. We then add up all the daily interest charges and the total is the interest charge for the billing cycle.	