



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.9% to 17.9% when you open your account, based on your creditworthiness.
APR for Balance Transfers	11.9% to 18.0% when you open your account, based on your creditworthiness.
APR for Cash Advances	11.9% to 18.0% when you open your account, based on your creditworthiness.
Penalty APR and When it Applies	Not Applicable
How to Avoid Paying Interest on Purchases	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	Not Applicable
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 Transfer	None
Cash Advance	None
Foreign Transaction	None
Penalty Fees	
Late payment	Up to \$25
Over-the-Credit Limit	None
Returned Payment	Up to \$25
Other Fees	
Card Replacement	\$5

How We Will Calculate Your Balance: We use a method called "average daily balancing (including new purchases)". See your account agreement for more details.

The information about the costs of the card described in this application/solicitation is accurate as of March 2017. This information may have changed after that date. To find out what may have changed, call us at 1-800-999-5887 or write to us at PO Box 11904 Tampa, FL 33680-1904.

Military Lending Act Disclosures: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost 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 costs associated with credit insurance premiums, fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).