

IMPORTANT INFORMATION REGARDING RATES, FEES, AND OTHER COST INFORMATION

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	17.99% - 26.99% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	17.99% - 26.99% APR on balance transfers requested within 60 days of account opening. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	27.49% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	29.99% This APR will vary with the market based on the Prime Rate. This APR may be applied to new transactions on your account if: 1) you make one or more late payments; or 2) your payment is returned by your bank We may also consider your creditworthiness in determining whether or not to apply the penalty APR to your Account. How Long Will the Penalty APR Apply? If the Penalty APR is applied, it will apply for at least 6 months. We review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until after you have made timely payments, with no returned payments during the 6 months being reviewed.
Paying Interest	Your due date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay each month your entire balance (or if you have a plan outstanding, your balance adjusted for plans) by the due date. We will begin charging interest on cash advances and balance transfers on the transaction date.
Plan Fee (Fixed Finance Charge)	Up to 1.23% of each purchase moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase and other factors.
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 Membership Fee	\$0 for the first year, then \$95 .
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	Either \$5 or 3% of the amount of each transfer, whichever is greater. If we receive your application by 7/20/2019, your cash advance fee will be \$5 or 3%, whichever is greater. If we receive it on 7/21/2019 or later your cash advance fee will be \$10 or 5% of the amount of each cash advance, whichever is greater. None
Penalty Fees • Late Payment • Returned Payment • Overlimit	Up to \$38 Up to \$38 None

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."
Loss of Introductory APR: We may end your Introductory APR and apply the Penalty APR if you do not pay at least the Minimum