Sample Rates and Fees Fine Print

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| Interest Rate and Interest Charges |  |
| Annual Percentage Rate (APR) | 19.6%  This APR will vary with the market based on the Prime Rate. |
| How to Avoid Paying Interest on Transactions | Your due date is 25 days after the close of each billing period. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. |
| 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** |

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| Fees |  |
| Annual Fee | $45  NOTICE: The annual fee will be assessed before you begin using your card and will reduce the amount of credit you initially have available. |
| Transaction Fees  Balance Transfer  Cash Advance  Foreign Transaction | 3% of each balance transfer  2% of each cash advance  None |
| Penalty Fees  Late Payment  Returned Payment | $15  $20 |

**How We Calculate Your Balance:** We use a method called “average daily balance (including new purchases).”