

Everyday Credit Card Terms & Conditions

INTEREST RATE & INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	13.99% Standard APR based on your credit worthiness.
APR for Balance Transfers	13.99% Standard APR based on your credit worthiness.
APR for Cash Advances	18.99% Standard APR based on your credit worthiness.
Paying Interest	Your due date is 25 days after the close of each billing cycle. We will not charge you any interest on purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$0.

FEES

Annual Fees	None
Transaction Fees <ul style="list-style-type: none">• Balance Transfer• Cash Advance• Foreign Fees	None Either \$10 or 3.0% of the amount of each transfer, whichever is greater (maximum fee: \$50). 2.0% of each transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none">• Late Payment• Over-the-Credit-Line• Returned Payment	\$29 None \$35
Other Fees <ul style="list-style-type: none">• Replacement Credit Card• Expedited Delivery• Pay by Phone	\$7.50 \$30.00 \$27.50

How We Will Calculate Your Balance: We use a method called "average daily balance". See your account agreement for further information regarding how we calculate your balance.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Purchase APR: Your Purchase rate is **13.99%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.16583%**.

Balance Transfer APR: Your Balance Transfer rate is **13.99%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.16583%**.

Cash APR: Your Cash rate is **18.99%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **1.5825%**.

Military Lending APR: Effective October 1, 2017, 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).