

<b>INTEREST RATE AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	Your APR will be <b>13.99% - 20.68%</b> fixed based on your account relationship when you open your account.
<b>APR for Balance Transfers</b>	Your APR will be <b>13.99% - 20.68%</b> fixed based on your account relationship when you open your account.
<b>APR for Cash Advances</b>	<b>18.99%- 24.37%</b> fixed based on your relationship when you open your account.
<b>Penalty APR and When It Applies</b>	None
<b>Paying Interest</b>	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.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>
<b>FEES</b>	
<b>Annual Fees</b>	None
<b>Transaction Fees</b>	
• <b>Balance Transfer</b>	None
• <b>Cash Advance</b>	Either <b>\$10.00</b> or <b>3.0%</b> of the amount advanced, whichever is greater. <b>\$50.00</b> Maximum.
• <b>Foreign Fees</b>	<b>2.0%</b> of each transaction after conversion to U.S. Dollars.
<b>Penalty Fees</b>	
• <b>Late Payment</b>	Up to <b>\$29.00</b>
• <b>Over-the-Credit-Line</b>	<b>None</b>
• <b>Returned Payment</b>	Up to <b>\$35.00</b>
<b>Other Fees</b>	
• <b>Pay by Phone</b>	<b>\$27.50</b>
• <b>Expedited Delivery</b>	<b>\$30.00</b>
• <b>Replacement/Additional Card Fee</b>	<b>\$7.50</b>

**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.

**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).