



INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for purchases, cash advances and balance transfers	7.99% to 18.00% when you open your account, based on your creditworthiness. After that, your APR may vary with the market based on the Prime Rate.
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Finance Charge	If you are charged interest, the charge will be not less than \$0.01
For Credit Card Tips from the Federal Reserve Board	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	
Transaction Fees <ul style="list-style-type: none"> Foreign Transaction 	1% of each transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none"> Late Payment Return Payment 	Up to \$35. Up to \$25.

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