

Classic Visa[®] and Standard Mastercard[®]

Account Opening Disclosure

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	16.8%
APR for Balance Transfers	9.9%
APR for Cash Advances	16.8%
Penalty APR and When it Applies	21.8% The Penalty APR may be applied to your account if your minimum required payment is more than 60 days past due. How Long Will the Penalty APR Apply? The Penalty APR will apply to your account unless you make the required minimum payment when due for six consecutive monthly billing cycles immediately following the date the Penalty APR is imposed.
How to Avoid Paying Interest on Purchases	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.
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.consumer-finance.gov/learnmore

Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	4% of the amount of each transfer (minimum \$5 , maximum \$95). 4% of the amount of each cash advance (minimum \$5 , maximum \$95). 2% of the amount of each transaction in U.S. Dollars.
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	Up to \$29 None Up to \$29
Other Fees <ul style="list-style-type: none"> • Activity Fee • Lost /Stolen Replacement 	\$.50 in each billing cycle in which there is a Cash Advance or Balance Transfer balance. \$5 whenever we issue a replacement Card.

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

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

