

### Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	<b>12.9%</b>
APR for Balance Transfers	9.9%
APR for Cash Advances	12.9%
Penalty APR and When it Applies	19.8% The Penalty APR may be applied to your account if your minimum required payment is more than 60 days past due. <b>How Long Will the Penalty APR Apply?</b> 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.
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.
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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

### Fees

Annual Fee	\$25
Transaction Fees	
• Balance Transfer	4% of the amount of each transfer, but not less than \$5 nor more than \$95 per transaction.
• Cash Advance	4% of the amount of each cash advance, but not less than \$5 nor more than \$95 per transaction.
• Foreign Transaction	2% of the amount of each transaction in U.S. Dollars.
Penalty Fees	
• Late Payment	Up to \$29
• Over-the-Credit Limit	None
• Returned Payment	Up to \$29
Other Fees	
• Activity Fee	\$.50 in each billing cycle in which there is a Cash Advance or Balance Transfer balance.
• Lost /Stolen Replacement	\$5 whenever we issue a replacement card, unless we reissue the card due to expiration, fraud prevention or technology update.

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

The information about the costs of the credit card account described is accurate as of January 1, 2018. The information may have changed after that date. If you have any questions or to find out what may have changed, please call Customer Service at 800-522-4100. For calls made from outside of the U.S. and Canada, please call 973-305-8800.