

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for the first nine (9) billing cycles from account opening. After that, your APR will be 12.95% to 24.25% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% introductory APR for the first nine (9) billing cycles from account opening. After that, your APR will be 12.95% to 24.25% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	15.75% . This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	24.50% This APR will vary with the market based on the Prime Rate. The 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.
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. Subject to the terms of any introductory or special offers. We will begin charging interest on cash advances and balance transfers on the transaction date.

Fees

Annual Fee	None
Transaction Fees	
• Cash Advance	4% of the amount of each Cash Advance (minimum \$5 , maximum \$95).
• Balance Transfer	4% of the amount of each Balance Transfer Advance (minimum \$5 , maximum \$95).
• Foreign Transaction	2% of the amount of each transaction in U.S. Dollars.
Penalty Fees	
• Late Payment	Up to \$39
• Over-the-Credit Limit	None
• Returned Payment	Up to \$39
Other Fees	
• Activity Fee	\$.50 in each billing cycle in which there is a Cash Advance or Balance Transfer balance.

Loss of Introductory APRs: We may end your introductory APRs and apply the Penalty APR if your minimum required payment is more than 60 days past due. See your account agreement below for more details.

Prime Rate: The Prime Rate is the highest Prime Rate published in the New York Times on the first business day of each calendar quarter.