

Credit Agreement and Disclosure

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers, or Cash Advances	18.000%
Paying Interest	You will be charged interest from the transaction date
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$35.00
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.consumerfinance.gov/learnmore

Fees	
Annual Fee	None
Penalty Fees <ul style="list-style-type: none">• Returned Payment	Up to \$25.75

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