

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases and Cash Advances	18.00%
Paying Interest	You will be charged interest from 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.consumerfinance.gov/learnmore

FEES	
Set-up and Maintenance Fees <ul style="list-style-type: none"> • Credit Report • Document Fee • Annual Fee • Over-the Credit Limit 	\$11.32 per individual applying \$25.00 None \$20
Transaction Fees	None
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	\$8.84 or 5% of the unpaid amount, whichever is greater \$20.00
<i>How we will calculate your balance: We use a method called "average daily balance (including current transactions.)"</i>	

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