

Visa®, Visa® Gold, MasterCard® and Gold MasterCard®

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Variable APR 12.99% This APR will vary with the market based on the Prime Rate*
APR for Balance Transfers	17.99% Fixed
APR for Cash Advances	17.99% Fixed
Penalty APR and When It Applies	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances and/or balance transfers on the transaction date.
Minimum Interest Charge	None
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
Transaction Fees	None
<ul style="list-style-type: none"> • Balance Transfer • Cash Advances • Foreign Transaction 	<ul style="list-style-type: none"> Up to 3.0% of the amount advanced, with a minimum of \$5.00 None
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit- Limit • Returned Payment 	<ul style="list-style-type: none"> Up to \$25.00 None None
Other Fees	None

*The prime rate used to determine your APR is the rate published in the Wall Street Journal on the 1st business day of the year – Minimum 12.99% and Maximum 17.99%.

How We Will Calculate Your Balance: We will use a method called Average Daily Balance including new purchases.

Billing Rights: Refer to your account agreement.

Military Lending Act: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependents may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit account).

All contents including rates, fees and premiums are accurate at the time of printing. For changes that may have been made after printing please call (800) 711-1823.