



Interest Rates and Interest Charges

| | |
|--|--|
| Annual Percentage Rate (APR) for Purchases | 9.99% to 25.99% when you open your account based upon your Creditworthiness |
| (APR) for Cash Advances | 16.99% to 25.99% based upon your Creditworthiness |
| How We Will Calculate Your Balance | We use a method called "average daily balance" (including new purchases). [*] An explanation of this method is provided in your account agreement. |
| Penalty APR and When it Applies | <p>16.99% to 25.99% Based on your existing card rate.</p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> 1) Make a late payment; 2) Make a payment that is returned; or 3) Do any of the above on another account that you have with us. <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p> |
| 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 on the transaction date. We do not offer balance transfers. |
| Minimum Interest Charge | If you are charged interest, the charge will be no less than \$1.00 |
| 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 web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore . |
| Fees | Visa Classic and MasterCard Classic |
| Annual Fee | None |
| <ul style="list-style-type: none"> • Balance Transfer • Cash Advances • Foreign Transaction | <p>Not available at this time.</p> <p>Up to \$50.00 or 3.0% of amount advanced, minimum \$10.00</p> <p>Up to 2.0%</p> |
| Penalty Fees | Visa Classic and MasterCard Classic |
| <ul style="list-style-type: none"> • Late Payment • Over-the-Limit fee • Returned Payment | <p>Up to \$25.00</p> <p>None</p> <p>Up to \$25.00</p> |
| Other Fees | None |

(1) Your Annual Percentage Rate (APR) is Non-Variable.

(2) The APR for Cash Advances for Credit Cards is Non-Variable.

(3) Overlimit Fee: You will not be charged a fee for going over your credit limit. However, any transaction that would cause you to exceed your credit limit may be declined. To avoid inconvenience when using your card, it is important to be aware of how close you are to your limit. This information can be found, day or night, by going online

to www.mycardstatement.com, or by calling the number on the back of your card. Online banking can be used to set up automatic alerts to let you know when you are approaching your limit.

(4) Finance Charge: A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date.

The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges. A Finance Charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue on the unpaid average daily balance of such Cash Advances until the date of payment if paid during the same billing cycle, or until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date. If the New Balance shown on your monthly statement for the prior billing cycle is paid in full within 25 days from the closing date of that statement, no Finance Charges will be imposed during the current billing cycle for Cash Advances posted to your account during previous billing cycles. The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Cash Advances, which is determined by dividing the sum of the daily balances by the number of days in the billing cycle. Each daily balance of Cash Advances is determined by adding to the outstanding unpaid balance of Cash Advances at the beginning of the billing cycle any new Cash Advances posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid Finance Charges.

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases).^{*} An explanation of this method is provided in your account agreement.
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

TRAVEL ACCIDENT INSURANCE

You, your spouse and dependent children up to age 19 (age 25 if a full-time student at any institute of higher learning) are automatically covered with common carrier travel accident insurance every time you travel by air, bus, train, ship, taxi, or any other common carrier anywhere in the world when you charge your entire fare to our card. This coverage is provided to you at NO EXTRA COST.

Military Lending APR: Effective October 1, 2017, 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 card account).