

Borrower(s) Name and Address	Date
	Account/Member Number
	Credit Limit

<b>Interest Rates and Interest Charges</b>	
<b>ANNUAL PERCENTAGE RATE (APR)</b> for Purchases	<b>6.90%</b> Introductory APR for a period of six (6) billing cycles from the date your account is opened. After that, <b>8.90%</b>
<b>ANNUAL PERCENTAGE RATE</b> for Balance Transfers	<b>6.90%</b> Introductory APR for a period of six (6) billing cycles from the date your account is opened. After that, <b>8.90%</b>
<b>ANNUAL PERCENTAGE RATE</b> for Cash Advances	<b>8.90%</b>
<b>How to Avoid Paying Interest</b>	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>
<b>FEES</b>	
<b>Transaction Fees</b> Balance Transfer Fee Foreign Transaction Fee	<b>NONE</b> <b>0.90%</b> of each transaction in U.S. dollars completed outside the U.S. <b>0.20%</b> of each transaction in U.S. dollars completed in a foreign currency
<b>Penalty Fees</b> Late Payment Fee Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases)". See your Account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Account agreement.

**Periodic Rates:**

The Purchase, Balance Transfer and Cash Advance daily periodic rate is **0.0244%**

The Introductory Purchase daily periodic rate is **0.0189%**

The Introductory Balance Transfer daily periodic rate is **0.0189%**