

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

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE (APR) for Purchases	11.90%
ANNUAL PERCENTAGE RATE for Balance Transfers	11.90%
ANNUAL PERCENTAGE RATE for Cash Advances	11.90%
How to Avoid Paying Interest	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.
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

Transaction Fees Balance Transfer Fee Foreign Transaction Fee	NONE 0.90% of each transaction in U.S. dollars completed outside the U.S. 0.20% of each transaction in U.S. dollars completed in a foreign currency
Penalty Fees Late Payment Fee Returned Payment Fee	Up to \$25.00 Up to \$25.00

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 **0.0326%**