

## Pricing Summary

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>0%</b> introductory APR for six months.</p> <p>After that, your APR will be <b>13.99%, 16.99% or 20.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>0%</b> introductory APR for six months.</p> <p>After that, your APR will be <b>13.99%, 16.99% or 20.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>20.99%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>How to Avoid Paying Interest on Purchases</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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.50.
<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>

Fees*	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>● Balance Transfer</li> </ul>	<p>Either <b>\$10</b> or <b>3%</b> of the amount of each transfer, whichever is greater (maximum fee: \$100). Waived for balance transfers at time of account opening.</p>
<ul style="list-style-type: none"> <li>● Cash Advance</li> <li>● Foreign Transaction</li> </ul>	<p>Either <b>\$10</b> or <b>3%</b> of the amount of each cash advance, whichever is greater (maximum fee: \$100). <b>1%</b> of each transaction in U.S. dollars.</p>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>● Late Payment</li> </ul>	<p>Up to <b>\$19</b> if balance is less than \$100. Up to <b>\$25</b> if balance is \$100 or more.</p>
<ul style="list-style-type: none"> <li>● Over-the-Credit Limit</li> <li>● Returned Payment</li> </ul>	<p><b>None</b> Up to <b>\$25</b>.</p>

**How We Will Calculate your Balance:** We use a method called "average daily balance (including new purchases)".

\*Certain fees may be waived or reduced in connection with an account opened by an active duty member of the Armed Forces or his or her dependents. Please call toll-free 1-877-231-3231 to hear the statement of the Military Annual Percentage Rate and a general description of the payment obligations for this credit card account.

