

INTEREST RATE AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.99%</b> Standard APR based on your credit worthiness.
<b>APR for Cash Advances</b>	<b>18%</b> Standard APR based on your credit worthiness.
<b>Paying Interest</b>	PAYMENT INFORMATION: All charges made on this account are due and payable in full when you receive your periodic statement.  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 in full by the due date each month. If a balance is carried into the next statement cycle, you will be charged at a rate of 9.99% APR. We will begin charging interest on cash advances on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged periodic interest, the charge will be no less than \$1.
<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="https://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a></b>
FEES	
<b>Annual Fees</b>	Up to <b>\$35</b>
<b>Transaction Fees</b>	
• <b>Cash Advance</b>	Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater
• <b>Foreign Fees</b>	Up to <b>1%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b>	
• <b>Late Payment</b>	Up to <b>\$35</b>
• <b>Over-the-Limit</b>	<b>\$0</b>
• <b>Returned Payment</b>	Up to <b>\$25</b>

**How We Will Calculate Your Balance:** For Purchases and Balance Transfers we use the "average daily balance," EXCLUDING new transactions (Method E). For Cash Advances we use the "average daily balance," INCLUDING new transactions (Method A). See your Cardholder Agreement for further information regarding how we calculate your balance.

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

**OTHER FEES:**

- Same Day Payment: Up to **\$10**
- Express Order Fee: Up to **\$35**
- Research Fee: Up to **\$15/hour** plus **\$.25/copy**
- Replacement Card Fee: Up to **\$5** for each lost or damaged card

**Inactive Accounts:** We reserve the right to close inactive accounts after 12 months of inactivity. Please refer to the Billing Rights and Cardholder Agreement for additional details.

**Purchase APR:** Your Purchase rate is **9.99%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **0.8325%**.

**Cash APR:** Your Cash Advance rate is **18%**. The daily periodic rate of FINANCE CHARGES is 1/365th of the APR or **0.04932%**.

**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 dependent 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). MEMBER FDIC (Last Revised June, 2023 BUS1)