

**Current Terms as of 10/18/22**

<b>INTEREST RATES AND INTEREST CHARGES ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES</b>	<b>7.990%</b>
<b>APR FOR BALANCE TRANSFERS</b>	<b>7.990%</b>
<b>APR FOR CASH ADVANCES</b>	<b>7.990%</b>
<b>PENALTY PRICING AND WHEN IT APPLIES</b>	<b>NONE</b>
<b>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>MINIMUM INTEREST CHARGE</b>	IF YOU ARE CHARGED INTEREST, THE CHARGE WILL BE NO LESS THAN <b>\$0.50</b> .
<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>
<b>FEE ANNUAL FEE</b>	<b>\$0.00</b>
<b>TRANSACTION FEES BALANCE TRANSFER FEE</b>	<b>\$0.00</b>
<b>CASH ADVANCE FEE</b>	<b>\$0.00</b>
<b>FOREIGN TRANSACTION FEE</b>	<b>1% OF EACH FOREIGN TRANSACTION IN U.S. DOLLARS</b>
<b>PENALTY FEES LATE PAYMENT FEE</b>	<b>UP TO \$25.00</b>
<b>OVER-THE-CREDIT LIMIT FEE</b>	<b>\$0.00</b>
<b>RETURNED PAYMENT FEE</b>	<b>UP TO \$20.00</b>

**HOW WE WILL CALCULATE YOUR BALANCE:** WE USE A METHOD CALLED "AVERAGE DAILY BALANCE (INCLUDING NEW PURCHASES)." THIS METHOD IS EXPLAINED IN THE CARDHOLDER AGREEMENT.

**BILLING RIGHTS:** INFORMATION ON YOUR RIGHTS TO DISPUTE TRANSACTIONS IS PROVIDED IN THE CARDHOLDER AGREEMENT.

**PERIODIC RATES:** THE PERIODIC RATE FOR CREDIT PURCHASES IS 0.666% PER MONTH WITH A CORRESPONDING ANNUAL PERCENTAGE RATE OF 7.990%. THE PERIODIC RATE FOR CASH ADVANCES IS 0.666% PER MONTH WITH A CORRESPONDING ANNUAL PERCENTAGE RATE OF 7.990%. BALANCE TRANSFERS WILL BE CONSIDERED CASH ADVANCES AND WILL HAVE THE SAME PERIODIC RATE AND CORRESPONDING ANNUAL PERCENTAGE RATE AS CASH ADVANCES. BALANCE TRANSFERS WILL BE REFERRED TO AS CASH ADVANCES IN THE ENCLOSED CARDHOLDER AGREEMENT.