

## Fact Sheet

### Pricing Information Table

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>0%</b> up to <b>29.99%</b></p> <p>Some APRs may vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>0%</b> up to <b>29.99%</b></p> <p>Some APRs may vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When It Applies</b>	<p>Up to <b>29.99%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> <li>1. Make a late payment or</li> <li>2. Make a payment that is returned.</li> </ol> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for either of these reasons, the penalty APR may apply indefinitely.</p>
<b>Paying Interest</b>	<p>Your due date is at least 23 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.</p>
<b>Minimum Interest Charge</b>	<p>If you are charged interest, the charge will be no less than 50 cents.</p>
<b>How We Calculate Your Balance</b>	<p>Daily Balance</p>

Fees	
<b>Annual Membership Fee</b>	<p><b>\$95.</b> However, the annual fee is waived for the first 12 months</p>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• <b>Balance Transfer:</b> Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater.</li> <li>• <b>Cash Advance:</b> Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.</li> <li>• <b>Foreign Purchase Transaction: None</b></li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• <b>Late Payment:</b> Up to \$35</li> <li>• <b>Returned Payment:</b> Up to \$35</li> </ul>

<b>Details About Your Interest Rates and Interest Calculations</b>	<b>Daily Periodic Rate</b>	<b>For Variable Rates: U.S. Prime Rate Plus</b>
<b>Purchases</b>	0% up to 0.08216%	0% up to 26.74%
<b>Cash Advances</b>	0% up to 0.08216%	0% up to 26.74%
<b>Penalty APR</b>	Up to 0.08216%	Up to 26.74%
Variable rate APRs will not exceed 29.99%		