

Fact Sheet

Pricing Information Table

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

Fees	
Annual Fee	\$0 up to \$500
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer: Either \$5 up to \$99 or 3% up to 9.99% of the amount of each transfer, whichever is greater. • Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater. • Foreign Purchase Transaction: 0-3% of each purchase transaction in U.S. dollars.
Penalty Fees	<ul style="list-style-type: none"> • Late Payment: Up to \$35 • Returned Payment: Up to \$35

Details About Your Interest Rates and Interest Calculations	Daily Periodic Rate	For variable rates: U.S. Prime Rate Plus
Purchases	0% up to 0.08216%	0% up to 26.74%
Cash Advances	0% up to 0.08216%	0% up to 26.74%
Penalty APR	Up to 0.08216%	Up to 26.74%
Variable rate APRs will not exceed 29.99%		
<p>Variable APRs Based on Prime. If any APR is based on the U.S. Prime Rate (“Prime Rate”), the APR will equal the Prime Rate plus the additional amount shown above. If the Prime Rate increases, it will cause the APR to increase. If the Prime Rate decreases, it will cause the APR to decrease. For each billing period we use the Prime Rate published in <i>The Wall Street Journal</i> two business days before the Statement Closing Date. If the Prime Rate causes an APR to change, we put the new APR into effect as of the first day of the billing period for which we calculate the APR. We apply the new APR to any existing balances, subject to any promotional rate that may apply. If <i>The Wall Street Journal</i> does not publish the Prime Rate, we will use a similar published rate.</p>		
<p>Effect of APR Increases. If an APR increases, interest charges increase. Your minimum payment may increase as well.</p>		
<p>Daily Balance. We calculate the daily balance for each of your different balances. To get a daily balance, we take the balance at the end of the previous day, add the interest on the previous day’s balance and new charges, and subtract new credits or payments. We figure the interest charge by multiplying the daily balance by its daily periodic rate each day in the billing period. We then add up all the daily interest charges and the total is the interest charge for the billing period.</p>		