

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.
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 Membership Fee	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer: Either \$5 or 5% 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: 3% of each purchase transaction in U.S. dollars.
Penalty Fees	<ul style="list-style-type: none"> • Late Payment: None • Returned Payment: Up to \$39

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%
Variable rate APRs will not exceed 29.99%		