

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of _____. You can contact us toll free at (800) 245-8112 or the address on Page 1 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate (APR) for Purchases & Balance Transfers	1.90% Introductory APR for six months. After that, your Standard APR will be 12.49% to 20.49% depending on your credit history. This APR will vary semi-annually with the market based on the Prime Rate.
APR for Cash Advances	12.49% to 20.49% depending on your credit history. This APR will vary semi-annually with the market based on the Prime Rate.
Penalty APR and When it Applies	21.24% to 24.00% depending on your credit history. This APR may be applied to your account if you: <ol style="list-style-type: none"> 1. Make a payment that is late 60 days or more; or 2. Make a payment that is late 60 days or more on another account that you have with us. How Long Will the Penalty APR Apply? If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make three (3) consecutive on-time payments.
Paying Interest	Your due date is at least 25 days after we mail your billing statement. We will not charge you interest on purchases or balance transfers if you pay your entire new purchase or balance transfer balance by the due date each month. For cash advances, we will begin charging interest on the date the cash advance is posted to your account.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore

FEES:	
Fees to Open or Maintain your Account	
- Annual Fee:	None
- Application Fee:	None
Transaction Fees	
- Balance Transfer:	None
- Cash Advance:	2% of the amount of each cash advance, (minimum: \$5.00)
- Foreign Transaction:	None
Penalty Fees	
- Late Payment:	Up to \$25.00 if your payment is late 15 days or more.
- Over-the-Credit Limit:	None. We do not allow transactions that will exceed your credit limit.
- Returned Payment:	Up to \$25.00 if your payment is returned for any reason.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)."

Loss of Introductory Rate: We may end your Introductory Rate and apply the Penalty APR disclosed above if your account becomes 60 days delinquent.