

Disclosures Required by Federal Law

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	17.24%-22.24% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	22.50%-27.50% This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. The interest charge on cash advances begins from the date you obtain the cash advance.
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	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none">Cash AdvanceForeign Transaction	4% of the cash advance or \$10, whichever is greater. 1% of each transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none">Late PaymentOver-the-Credit LimitReturned Payment	\$39.00 None \$39.00
Other Fees <ul style="list-style-type: none">Pay by Phone	\$10.00 if assisted by a live representative. There is no charge for automated payments.

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

How We Will Calculate Your Variable APRs: We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal two business days (not weekends or federal holidays) before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of the calendar month following the month with which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

Prime Rate: Variable APRs are based on the 7.50% Prime Rate as of December 19, 2024.

Purchase APR: For Purchase transactions we add a margin of 9.74%, 11.74%, or 14.74% to the Prime Rate of 7.50% depending on your credit score at time of credit approval.

Cash APR: For Cash transactions we add a margin of 15%, 17%, or 20% to the Prime Rate of 7.50% depending on your credit score at the time of credit approval.

Military Lending APR: Federal law provides important protections to certain members of the Armed Forces and their dependents relating to the extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account, the costs associated with the credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).