



APPLICATION AND SOLICITATION DISCLOSURE

<b>Interest Rates and Interest Charges</b>	
Annual Percentage Rate (APR) for Purchases	<b>9.90%</b> Fixed
APR for Balance Transfers	<b>9.90%</b> Fixed
APR for Cash Advances	<b>9.90%</b> Fixed
Penalty APR and When it Applies	None
How to avoid paying interest on purchases	Your due date is at least <b>25</b> days after close of each billing cycle. We will not charge you interest on purchases if you pay the entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
<b>Fees</b>	
Annual Fee	None
Membership Fee	None
Transaction Fees <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advances</li> <li>• Foreign Transaction</li> </ul>	None None Up to 1.00%
Penalty Fees <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit-Limit</li> <li>• Returned Payment</li> </ul>	Up to <b>\$25.00</b> None Up to <b>\$25.00</b>

How we will Calculate Your Balance: We use a method called “average daily balance” (including new purchases).

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