

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.90% , 12.90% or 14.90% , based on your creditworthiness.
APR for Balance Transfers	3.99% Introductory APR for a period of 12 billing cycles. After that, your APR will be 9.90% , 12.90% or 14.90% , based on your creditworthiness.
APR for Cash Advances	12.90% , 14.90% or 16.90% , based on your creditworthiness.
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 any interest on purchases if you pay your entire balance by the due date each month.
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 - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00