

Consumer Credit Card Pricing Document

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>A 0% fixed APR for the first 6 billing cycles following the opening of your account. After that, Prime Rate* plus 3.99% for Preferred Pricing, Prime Rate* plus 7.99% for Plus Pricing, or Prime Rate* plus 15.99% for Standard Pricing, based upon your creditworthiness.</p> <p>Your APR will vary with the market based on the Prime Rate*.</p>
APR for Automotive Repairs	<p>A 0% fixed APR for the first 12 billing cycles from the date of each automotive repair purchase. After that, Prime Rate* plus 3.99% for Preferred Pricing, Prime Rate* plus 7.99% for Plus Pricing, or Prime Rate* plus 15.99% for Standard Pricing, based upon your creditworthiness.</p> <p>Your APR will vary with the market based on the Prime Rate*.</p>
APR for Balance Transfer	<p>A 0% fixed APR for the first 6 billing cycles following the opening of your account. After that, Prime Rate* plus 3.99% for Preferred Pricing, Prime Rate* plus 7.99% for Plus Pricing, or Prime Rate* plus 15.99% for Standard Pricing, based upon your creditworthiness.</p> <p>Your APR will vary with the market based on the Prime Rate*.</p>
APR Cash Advances	<p>Prime Rate plus 3.99% for Preferred Pricing, Prime Rate* plus 7.99% for Plus Pricing, or Prime Rate* plus 15.99% for Standard Pricing for Cash Advances, based upon your creditworthiness.</p> <p>Your APR will vary with the market based on the Prime Rate*.</p>
Penalty APR and When it Applies	<p>24.99%</p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> 1. Make a late payment; 2. Go over your credit limit twice in a six-month period; 3. Make a payment that is returned; or 4. Do any of the above on another account that you have with us. <p>How long will the penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
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 Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at: http://www.federalreserve.gov/creditcard

Fees	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer - 3% of the amount of each transaction, but not less than \$5.00 nor more than \$75.00 • Cash Advance - 3% of the amount of the advance with a minimum of \$5.00 • Foreign Transaction – 1% of the Settlement Amount
Penalty Fees	<ul style="list-style-type: none"> • \$15 on balances up to \$500, and \$35 on balances over \$500 • \$35 • \$20
Other Fees	None

* The Index used is the highest Prime Rate as published in the Money Rates section of The Wall Street Journal in effect on the 15th day of each month of each year.

How We Will Calculate Your Balance: We use a method called “average daily balance (including current transactions)”.

For additional Account information, please see the accompanying Credit Card Agreement and Disclosure document.