

Pricing Summary

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>2.99% introductory APR for six months.</p> <p>After that, your APR will be 9.24%, 12.24% or 16.24%, based on your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>2.99% introductory APR for six months.</p> <p>After that, your APR will be 9.24%, 12.24% or 16.24%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>16.24%</p> <p>This APR will vary with the market based on the Prime Rate.</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	If you are charged interest, the charge will be no less than \$1.50.
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	<p>Either \$10 or 3% of the amount of each transfer, whichever is greater (maximum fee: \$100). Waived for balance transfers at time of account opening.</p> <p>Either \$10 or 3% of the amount of each cash advance, whichever is greater (maximum fee: \$100).</p> <p>1% of each transaction in U.S. dollars.</p>
<ul style="list-style-type: none"> • Balance Transfer 	
<ul style="list-style-type: none"> • Cash Advance • Foreign Transaction 	
Penalty Fees	<p>Up to \$19 if balance is less than \$100. Up to \$25 if balance is \$100 or more.</p> <p>None</p> <p>Up to \$25.</p>
<ul style="list-style-type: none"> • Late Payment 	
<ul style="list-style-type: none"> • Over-the-Credit Limit • Returned Payment 	

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