

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	36.0%
APR for Cash Advances	36.0%
Paying Interest	Your due date is at least 27 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. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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	
Set-up and Maintenance Fees <ul style="list-style-type: none"> • Program Fee \$95.00 (one-time fee) • Annual Fee \$99.00 for first year After that, \$45.00 annually • Monthly Fee None for first year (introductory) After that, \$99.00 annually (\$8.25 per month) 	
Transaction Fees <ul style="list-style-type: none"> • Cash Advance Either \$8.00 or 5% of the amount of each cash advance, whichever is greater. • Foreign Currency 3% of each transaction in U.S. dollars. 	
Penalty Fees <ul style="list-style-type: none"> • Late Payment Up to \$39.00 • Return Item Charge Up to \$39.00 	

How We Will Calculate Your Balance: We use a method called 'average daily balance (including current transactions).' See your Account Opening Disclosures for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Contract and on the back of your Statement.

Fee Definitions (Account Opening Disclosures)

Program Fee: We require a one-time up front Program Fee of \$95.00 to be paid in full before the Credit Account is opened to offset the risk associated with the Credit Account. Refer to the Refund Disclosure for additional information.

Available Credit Limitations: Once the entire Program Fee has been paid in full your Credit Account will be opened and you will have access to your initial Available Credit.

FEES AND INTEREST CHARGES:

FEES AND INTEREST CHARGES: The amount of required fees assessed on your Credit Account during the first year after account opening will not be more than 25% of your initial Credit Limit. Your Credit Account is subject to the following fees and **INTEREST CHARGES**, each of which will be billed to your Credit Account as a Purchase.

Periodic INTEREST CHARGES: **INTEREST CHARGES** are imposed when you obtain a Cash Advance and when a Purchase is posted to your Credit Account.

INTEREST CHARGES are imposed from the time a Purchase is posted until it is paid in full. However, if you pay your previous balance in full on or before the Payment Due Date of each Billing Cycle, you will have a grace period on Purchases of at least 27 days from the start of each Billing Cycle and your current Purchases will not be subject to periodic **INTEREST CHARGES** to the extent you pay the current Statement balance in full on or before the Payment Due Date applicable to that Billing Cycle. There is no grace period for transactions that post to your Credit Account as Cash Advances. These transactions are subject to **INTEREST CHARGES** from the date of the transaction.

How we calculate INTEREST CHARGES: We use the **Average Daily Balance** (including current transactions) method to calculate the **INTEREST CHARGE** for each billing cycle. We calculate the **INTEREST CHARGE** separately on the Purchase balance and Cash Advance balance that is subject to an APR. We figure the **INTEREST CHARGE** on the Purchase balance and the Cash Advance balance by multiplying the **Average Daily Balance** for each balance by the **Daily Periodic Rate** that applies to that balance. We then multiply that amount by the number of days in the Billing Cycle. The result is the **INTEREST CHARGE** for that balance.

How we calculate Average Daily Balance and Daily Periodic Rate: We calculate the **Average Daily Balance** as follows: 1) we start with the previous day's balance (which may include unpaid interest), 2) add new Purchases to the Purchase balance and Cash Advances to the Cash Advance balance as of the post date shown on your statement for those transactions, 3) add any interest accrued on the previous day's balance (this is daily compounding of interest), 4) subtract any payments or credits as of the post date shown on your statement, and any other adjustments as of the day they are credited to the account. We figure the **Average Daily Balance** (shown as the Balance Subject to Interest on your statement) separately for Purchases and Cash Advances for each Billing Cycle. We do this by 1) adding up the **Daily Balances** for each balance type, and 2) dividing the result for each balance type by the number of days in the Billing Cycle. This gives us the **Average Daily Balance**. If a **Daily Balance** is negative, we treat it as zero.

To determine the **Daily Periodic Rate**, we divide the APR by 365. The daily "Periodic Rate" for Purchases is 0.0986% and for Cash Advances is 0.0986%. This is equivalent to an **ANNUAL PERCENTAGE RATE** of 36.0% for Purchases and 36.0% on Cash Advances. **The APR applicable to Purchases will be applied to fees assessed to your Credit Account.**

Minimum INTEREST CHARGE: The minimum **INTEREST CHARGE** is \$1.00 for each Billing Cycle during which an **INTEREST CHARGE** based on a periodic rate is imposed. During the first 12 months your Credit Account is open, any interest assessed on the Credit Account will be equal to the actual accrued interest.

Annual Fee: We impose an Annual Fee on your Credit Account of \$99.00 for the first year, and \$45.00 for each subsequent year. The Annual Fee will be charged once the Credit Account is opened, and in about the same Billing Cycle of each following year. Refer to the Refund Disclosure for additional information.

Monthly Fee: Your Credit Account will be charged a Monthly Fee of \$0.00 for the first year (introductory) and \$8.25 per month (\$99.00 annually) each month thereafter. This fee will be billed until your Credit Account is closed and the balance is \$20.00 or less. Refer to the Refund Disclosure for additional information.

Cash Advance Fee: In addition to the periodic **INTEREST CHARGE** on Cash Advances, there is an additional fee of \$8.00 or 5% of the amount of each Cash Advance, whichever is greater.

Foreign Currency Transaction Fee: 3% of the Transaction Amount in U.S. dollars.

Late Payment Fee: We will charge a Late Payment Fee if we do not receive a payment at least equal to the Minimum Payment plus the Past Due Amount shown on your Statement by 5 pm Central Time (the payment cutoff time) on your Payment Due Date. This payment cutoff time applies to payments you make by mail, by bill payment service, by phone, online, or by any other method. The first time you do not pay at least the Minimum Payment plus Past Due Amount by the cutoff time on your Payment Due Date, we will charge a Late Payment Fee of \$28.00. If you do not pay at least this amount on time again in the next six billing cycles, we will charge a Late Payment Fee of \$39.00 each time. The Late Payment Fee will never be more than the Minimum Payment plus Past Due Amount due in that Billing Cycle.

Return Item Charge: If a payment you make is returned unpaid, we will charge you a Return Item Charge of up to \$28.00. If another payment is returned in the next six billing cycles, we will charge a Return Item Charge of up to \$39.00. The Return Item Charge may be imposed even if we elect to re-present the item and it is paid upon our re-presentation.

OTHER CHARGES AND IMPORTANT INFORMATION:

Additional Card Fee: If you authorize us to issue an additional Card on the Credit Account there is an Additional Card Fee of \$29.00 imposed annually for each additional Card.

Credit Limit Increase Fee: Each time your Credit Account is eligible for and approved for an unsecured credit limit increase, a Credit Limit Increase Fee in the amount of 25% of the amount of the credit limit increase will be assessed to your Credit Account. For example: If approved for a \$100.00 credit limit increase, a \$25.00 Credit Limit Increase Fee will be assessed to your Credit Account, which will result in an additional available credit of \$75.00 on your Credit Account. This fee is automatically assessed upon approval of your credit limit increase, which could be as soon as your Credit Account has been open for 13 months. Refer to the Refund Disclosure for additional information.

Copying Fee: If you request a duplicate of any sales draft, Statement, or other document, we will charge you \$3.00 for each copy we provide.

Credit Insurance: Disability and loss of income insurance is not required.

Express Delivery Fee: We impose a \$35.00 fee for the express delivery of your Card. This service is only available for lost, stolen, or replacement Cards.

Wire Transfer Fee: \$5.00 per Transaction.

Total Minimum Amount Due: Means the total minimum amount due you must pay each Billing Cycle. We calculate the Total Minimum Amount Due as follows: If your New Balance is less than \$30.00, your Total Minimum Amount Due is equal to the New Balance. If your New Balance is \$30.00 or more, your Total Minimum Amount Due is equal to the sum of (i) the Minimum Payment (which is 7% of your New Balance rounded up to the next dollar or \$30.00, whichever is greater), plus (ii) the Past Due Amount, plus (iii) the Amount Over Limit Due (which is the amount of the New Balance that exceeds your credit limit).

See the Credit Card Contract for further information regarding this Credit Account. Retain these important documents.

