

## IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of January 1, 2016. You can contact us toll free at 1-800-254-1803 or address on Page 1 to inquire if any changes occurred since the effective date.

<b>INTEREST RATES and INTEREST CHARGES:</b>	
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	<b>7.9%, 8.9%, 12.9%, 14.9%, or 16.9%</b> depending on your credit history.
<b>Penalty APR and When it Applies</b>	None
<b>Paying Interest</b>	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b>	
<ul style="list-style-type: none"> <li>• Annual Fee: None</li> <li>• Application Fee: None</li> </ul>	
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Balance Transfer: None</li> <li>• Cash Advance: None</li> <li>• Foreign Transaction: 1% of each transaction in U.S. dollars</li> </ul>	
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment: Up to <b>\$25.00</b> if your payment is more than 15 days late</li> <li>• Over-the-Credit Limit: None</li> <li>• Returned Payment: Up to <b>\$10.00</b> if your payment is returned for any reason</li> </ul>	

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