

Interest Rates and Interest Changes	
<b>Annual Percentage Rate (APR) for Purchases</b>	A) <b>8.49%</b> , B) <b>10.49%</b> , C) <b>17.99%</b> , based on your creditworthiness.
<b>APR for Balance Transfers</b>	A) <b>8.49%</b> B) <b>10.49%</b> C) <b>17.99%</b>
<b>APR for Cash Advances</b>	A) <b>8.49%</b> B) <b>10.49%</b> C) <b>17.99%</b>
<b>How to Avoid Paying Interest on Purchases</b>	You have at least 25 days after the close of each statement period to pay your balance in full without being charged interest. There is no grace period for cash advances.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>Website for Additional Information</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">www.federalreserve.gov/creditcard</a> .

Fees	
<b>Maintenance and Set-up Fees</b>	NOTICE: Some of these set-up and maintenance fees may be assessed before you begin using your card and will reduce the amount of credit you initially have available.
Annual Fee	<b>\$25</b> for 17.99% rate only.
Additional Card Fee	<b>None</b>
<b>Transaction Fees</b>	
Balance Transfer Fee	<b>None</b>
Cash Advance Fee	<b>None</b>
Foreign Transaction Fee	Up to <b>1%</b> of each transaction in U.S. dollars. (Finance Charge)
<b>Penalty Fees</b>	
Late Payment Fee	Up to <b>\$35</b> assessed ten (10) days after due date.
Returned Payment Fee	Up to <b>\$35</b> (8.49% & 10.49%) Up to <b>\$25</b> (17.99% only)