

## Credit Disclosure

Interest Rates and Interest Changes	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>10.9% - 17.5%</b>
<b>APR for Balance Transfers</b>	7.99% introductory Balance Transfer APR for six (6) months. After that, your APR will be 10.9% - 17.5%.
<b>APR for Cash Advances</b>	10.9% - 17.5%
<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>	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> .

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	None
Additional Card Fee	None
<b>Transaction Fees</b>	
Balance Transfer Fee	None
Cash Advance Fee	None
Foreign Transaction Fee	Up to 1% of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
Late Payment Fee	Up to \$25 assessed ten (10) days after due date.
Returned Payment Fee	Up to \$20

The minimum monthly payment is 2.5% of your total new balance but not less than \$25 plus the amount of any unpaid prior payments due. Payments of \$10,000 or greater may not be part of your available credit for three (3) business days. Your payment is due the 22nd of every month.

**Member Choice Rewards:** Earn 1 point per dollar spent on purchases; returns will be deducted from the bonus point calculation. Maximum of 10,000 points can be earned per statement. If your account is closed, voluntarily or involuntarily, past due or over limit, you will forfeit all points. Accounts without purchase or cash advance activity for twelve (12) months will forfeit all points. Your points will expire after five (5) years, with the oldest points expiring monthly.

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including current transactions).” See your account agreement under Finance Charge for more details.

**Loss of Balance Transfer APR:** We may end your Balance Transfer APR if you make a late payment.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Information contained in this Credit Disclosure is accurate as of 03/01/2015 and is subject to change thereafter. To obtain more recent information, please call us at 1-855-517-2614.