

BUSINESS REWARDS DISCLOSURES

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	12.75% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	12.75% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	12.75% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	29.99% This APR may be applied to your account if your account is 60 days past due. How Long Will the Penalty APR Apply? If your APRs are increased as a result of the account being 60 days past due, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau (CFPB)	To learn more about factors to consider when applying or using a credit card, visit the Consumer Financial Protection Bureau website at http://www.consumerfinance.gov/learnmore.

Fees	
Annual Fee	None
Transaction Fees	<p>None.</p> <p>Either \$10 or 3% of the amount of each transfer, whichever is greater.</p> <p>Either 1.6% of each transaction in U.S. Dollars when a transaction is billed from a foreign country and no currency conversion takes place or 2.00% of each transaction in U.S. Dollars when a transaction is billed from a foreign country and a currency conversion takes place.</p>
Penalty Fees	<ul style="list-style-type: none"> Late Payment: Up to \$39.00 Returned Payment: Up to \$29.00

How We Will Calculate Your Balance: We use a method called "average daily balance (excluding new purchases)." See your account agreement for more details.