

## INTEREST RATE AND INTEREST CHARGES

<b>Annual Percentage Rate(APR) for Purchases</b>	<b>4.75%</b> Variable-Rate determined by adding <b>1.50%</b> to the Prime Rate. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>4.75%</b> Variable-Rate determined by adding <b>1.50%</b> to the Prime Rate. This APR will vary with the market based on the Prime Rate.
<b>How to avoid paying interest on purchases</b>	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases, cash advances and balance transfers if you pay entire balance by the due date.
<b>Minimum Interest Charge</b>	N/A
<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>Annual Fees</b>	N/A
<b>Transaction Fees</b>	
· <b>Balance Transfer</b>	Up to <b>\$10.00</b>
· <b>Cash Advance</b>	Up to <b>\$10.00</b>
· <b>Foreign Fees</b>	N/A
· <b>Other</b>	Phone payment penalty <b>\$6.00</b>
<b>Penalty Fees</b>	
· <b>Late Payment</b>	Up to <b>\$30.00</b>
· <b>Over-the-Credit-Line</b>	N/A
· <b>Returned Payment</b>	Up to <b>\$30.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance". See your account agreement for further information regarding how we calculate your balance.

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

**Loss of Introductory APR:** N/A

**How We Will Calculate Your Variable APRs:** We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal two business days (not weekends or federal holidays) before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

**Prime Rate:** Variable APRs are based on the **3.25%** Prime Rate as of Apr 30,2009