

**Switch to a Credit Card that adds value for you. Ask for details!**

**Interest Rates and Interest Charges**

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| <p><b>Annual Percentage Rate (APR) for Purchases</b></p>                         | <p><b>0%</b> Introductory APR on purchases posted within the first 90 days of account opening, ending the first billing cycle after the account is open 12 months.</p> <p>After that, your APR will be:</p> <p>Preferred Platinum: <b>9.90%, 11.90%, 15.90%, or 16.90%</b>, based on your creditworthiness</p> <p>Preferred Platinum Rewards: <b>10.90%, 12.90%, 16.90%, or 17.90%</b>, based on your creditworthiness</p> |
| <p><b>APR for Balance Transfers</b></p>  | <p><b>0%</b> Introductory APR on balance transfers posted within the first 90 days of account opening, ending the first billing cycle after the account is open 12 months.</p> <p>After that, your APR will be:</p> <p>Preferred Platinum: <b>11.90%, 13.90%, or 17.90%</b>, based on your creditworthiness</p> <p>Preferred Platinum Rewards: <b>12.90%, 14.90%, or 17.90%</b>, based on your creditworthiness</p>        |
| <p><b>APR for Cash Advances and Convenience Checks</b></p>                       | <p>Preferred Platinum: <b>11.90%, 13.90%, or 17.90%</b>, based on your creditworthiness</p> <p>Preferred Platinum Rewards: <b>12.90%, 14.90%, or 17.90%</b>, based on your creditworthiness</p>  |
| <p><b>Paying Interest</b></p>  | <p>Your due date is at least 21 days after the close of each billing cycle. We will not charge interest on purchases if you pay your entire balance by the due date of each month. We will begin charging interest on balance transfers, convenience checks and cash advances on the date the transaction posts to your account.</p>   |
| <p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p> | <p>• <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></p>  |

**Fees**

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| <p><b>Annual Fee</b></p>   | <p><b>None</b></p>   |
| <p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>• Cash Advance, Balance Transfer And Convenience Check</li> <li>• Foreign Transaction</li> </ul> | <ul style="list-style-type: none"> <li>• <b>2%</b> of the amount of each item (\$2 minimum)</li> <li>• <b>1%</b> of each transaction in U.S. dollars</li> </ul>  |
| <p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>  | <ul style="list-style-type: none"> <li>• Up to <b>\$25</b> for the first late payment in any 6-month period</li> <li>• Up to <b>\$35</b> for each additional late payment in the same 6-month period</li> <li>• Up to <b>\$22</b></li> </ul> |

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

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