

Credit Disclosure

Interest Rates and Interest Changes	
Annual Percentage Rate (APR) for Purchases	11.25% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	11.25% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	11.25% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore.

Fees	
Maintenance and Set-up Fees	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
Transaction Fees	
Balance Transfer Fee	None
Cash Advance Fee	None
Foreign Transaction Fee	Up to 1% of each transaction in U.S. dollars.
Penalty Fees	
Late Payment Fee	Up to \$25 assessed seven (7) days after due date.
Returned Payment Fee	Up to \$15

The minimum monthly payment is 2% of your total new balance or the overlimit amount, whichever is greater, but not less than \$25.00 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 5th of every month.

Member Choice Rewards Terms & Conditions: Earn 1 point per dollar spent on purchases; returns will be deducted from the bonus point calculation. There is no limit to the amount of points you can earn. 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 three (3) 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.

How We Will Calculate Your Variable Rate: Your variable rates may change when the Prime Rate changes. It is determined by adding 8% to the highest U.S. prime rate published in *The Wall Street Journal* “Money Rates” table on the 15th business day of the month in January and July. The rate is effective on the first day of the billing cycle.

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 06/01/2015 and is subject to change thereafter. To obtain more recent information, please call us at 1-855-511-8955.