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### IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of **12-1-2022**. You can contact us toll free at the number or address above to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:	
<b>Annual Percentage Rate (APR) for Purchases &amp; Cash Advances</b>	<b>12.49 % to 18.00 %</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0.00%</b> Introductory APR for 6 billing cycles from date of account opening. After that, your Standard APR will be <b>12.49 % to 18.00 %</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	None
<b>Paying Interest</b>	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<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>Fees to Open or Maintain your Account</b> • Annual Fee:	None
<b>Transaction Fees</b> • Balance Transfer: • Cash Advance: • Foreign Transaction:	None None 1% of each transaction in US Dollars.
<b>Penalty Fees</b> • Late Payment:  • Over-the-Credit Limit: • Returned Payment:	Up to \$29.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment. In the event you fail to make a payment on time in any of the six billings cycles after the initial payment, you will be charged \$40.00 or the amount of the minimum payment, whichever is less. None Up to \$25.00 the first time your payment is returned for any reason. If a subsequent payment is returned for any reason within the following 6 billing cycles, you will be charged up to \$35.00 for each returned payment.

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Loss of Introductory Rate:** We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.