

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	6.90% to 14.90% when you open your account, based on your creditworthiness.
APR for Balance Transfers	N/A
APR for Cash Advances	19%
Penalty APR and When It Applies	N/A
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	N/A
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

Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	None Interest begins accumulating on date of advance 1% of each transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment • Over-the-Credit Limit 	\$15.00 If payment is not received within 10 days. \$10.00 None

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