

SUMMARY OF ACCOUNT TERMS

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	18%
How to Avoid Paying Interest on Purchases	A Statement of Account will be sent to you each month. Your due date will be the last day of the month in which the Statement of Account is issued. We will not charge interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 .
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees	
Annual Fee	None
Penalty Fees <ul style="list-style-type: none">• Returned Payment	Up to \$35.00 .

How We Will Calculate Your Balance: We use a method called “adjusted balance method.” See your credit agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in a notice entitled “Your Billing Rights” which will be provided to you prior to or when your account is opened.