

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	Platinum.....7.9% Gold..... 12.9% Classic..... 15.9% <small>Based on your creditworthiness</small>
APR for Balance Transfers	Platinum7.9% Gold.....12.9% Classic..... 15.9%
APR for Cash Advances	Platinum7.9% Gold.....12.9% Classic..... 15.9%
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 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 US dollars
Penalty Fees	None
Late Payment Fee	Up to \$15 assessed ten (10) days after due date (one-time fee)
Returned Payment Fee	None

The minimum monthly payment is 2% of your total new balance plus any over limit amount, but not less than \$10 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 after the payment is received. Your payment is due the 17th of every month.

*Foreign currency charges and foreign transaction fees may apply to transactions initiated with a foreign merchant while the cardholder is located in the U.S.

How We Will Calculate Your Balance: We use a method called "average daily balance (including current transactions)." See your account agreement for more details.