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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>4.99% Introductory APR, for qualifying members, for a period of 12 billing cycles.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be 13.50% , 16.50% or 20.50% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>4.99% Introductory APR, for qualifying members, for a period of 12 billing cycles.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be 13.50%, 16.50% or 20.50%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>13.50%, 16.50% or 20.50% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>23.50%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> - Make a late payment. <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	<p>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.</p>
Minimum Interest Charge	<p>If you are charged interest, the charge will be no less than \$0.50.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>
Fees	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<p>None</p> <p>\$5.00 or 1.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$50.00)</p> <p>0.80% of each transaction in U.S. dollars completed outside the U.S. 0.20% of each transaction in U.S. dollars completed in a foreign currency</p>
Penalty Fees - Late Payment Fee - Returned Payment Fee	<p>Up to \$35.00 Up to \$35.00</p>