

This Addendum is incorporated into and becomes part of your Consumer Credit Card Agreement.
Please keep this attached to your Consumer Credit Card Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.50%
APR for Balance Transfers	9.50%
APR for Cash Advances	9.50%
Penalty APR and When it Applies	None
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 • Annual Fee	None
Transaction Fees • Balance Transfer Fee • Foreign Transaction Fee	None 1.00% of each transaction in U.S. dollars
Penalty Fees • Late Payment Fee • Returned Payment Fee	Up to \$20.00 Up to \$25.00

How We Will Calculate Your Balance. We use a method called “average daily balance (excluding new purchases).” See your account Agreement for more details.

Billing Rights. Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

OTHER DISCLOSURES

Late Payment Fee	\$20.00 or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$3.00
Rush Fee	\$25.00
Card Pickup Fee	\$75.00

Collection Costs. You promise to pay all costs of collecting the amount you owe under this Agreement to the extent permitted by state law.

Periodic Rates.

The Purchase APR is 9.50% which is a monthly periodic rate of 0.7917%.
The Balance Transfer APR is 9.50% which is a monthly periodic rate of 0.7917%.
The Cash Advance APR is 9.50% which is a monthly periodic rate of 0.7917%.