

Line of Credit Loan Disclosure	
Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	The Line of Credit is not accessible for purchase transactions.
APR for Balance Transfers	7.00% to 18.00% when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	7.00% to 18.00% when you open your account, based on your creditworthiness. After this, your APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None
Minimum Interest Charge	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will begin charging interest on cash advances and balance transfers on the transaction date.
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
Transactions Fees Balance Transfer Cash Advance Foreign Transaction	None None Up to 1% of transaction amount
Penalty Fees Late Payment Returned Payment Over-the-Credit Limit	\$30 \$32.50 5% of monthly payment or \$30 , whichever is greater

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