



Interest Rates and Interest Charges

Platinum	Annual Percentage Rate for Purchases	8.95% – 16.95%¹
	Annual Percentage Rate for Cash Advances	8.95% – 16.95%¹
	Annual Percentage Rate for Transfers	8.95% – 16.95%¹
Rewards	Annual Percentage Rate for Purchases	9.95% – 17.95%¹
	Annual Percentage Rate for Cash Advances	9.95% – 17.95%¹
	Annual Percentage Rate for Transfers	9.95% – 17.95%¹
Credit Builder	Annual Percentage Rate for Purchases	8.95% – 16.95%¹
	Annual Percentage Rate for Cash Advances	8.95% – 16.95%¹
	Annual Percentage Rate for Transfers	8.95% – 16.95%¹

How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. The Finance Charge on cash advances and balance transfers will begin to accrue on the date you obtain the advance or make a transfer.
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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
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1. The Annual Percentage Rate (APR) you receive is based on our credit scoring criteria. For information on the rate you may qualify for, please call our Loan Call Center at 800-288-5252.

Fees and Charges

Set-up and Maintenance Fees	
Annual Fee	None
Document Copy Fee	\$3.00 each
Card Replacement Fee	\$5.00
Rush Card Fee.....	Our Cost
Transaction Fees	
Cash Advances.....	None
Balance Transfers.....	None
Fee for Purchases	None
Penalty Fees	
Late Payment Fee (after 10 days)	\$25.00
Returned Payment.....	\$25.00 each

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)."

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