



Please indicate the type of credit you are applying for (Individual or Joint). If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit.

**Rate, Fee and Other Cost Information for Classic and Platinum Credit Cards**

The information listed below was accurate as of January 2, 2019. Terms are subject to change after that date. Please contact us at 800-297-2837 for any change in the required information shown below.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>14.25%</b> for Platinum and <b>17.25%</b> for Classic based on your creditworthiness.  This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers and Cash Advances</b>	<b>14.25%</b> for Platinum and <b>17.25%</b> for Classic based on your creditworthiness.  This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Balance Transfer: Either <b>\$5.00</b> or <b>3%</b> of the amount of each transfer, whichever is greater.</li> <li>• Cash Advance: Either <b>\$5.00</b> or <b>4%</b> of the amount of each cash advance, whichever is greater.</li> <li>• Foreign Transaction: <b>3%</b> of each transaction in U.S. dollars.</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment: Up to <b>\$37.00</b></li> </ul>

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