



	Rewards and Cash Back	Select and Select Secured
INTEREST RATES AND INTEREST CHARGES		
Annual Percentage Rate (APR) for Purchases and Cash Advances	<b>14.20% to 24.20%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate*.	<b>12.20% to 23.20%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate*.
Annual Percentage Rate (APR) for Balance Transfers	<b>4.99%</b> Introductory APR through your June 2025 billing period for any transfers completed by December 31, 2024.  After that, and for any transfers completed after 12/31/2024, your Standard APR will be the APR for Purchases and Cash Advances referenced above.	
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on new purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the date the cash advance is posted to your account.	
Minimum Interest Charge	None	
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 <b><a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b> .	
FEES		
<b>Fees to Open or Maintain Your Account</b> <ul style="list-style-type: none"><li>• Annual</li><li>• Application</li></ul>	<b>None</b> <b>None</b>	
<b>Transaction Fees</b> <ul style="list-style-type: none"><li>• Balance Transfer</li><li>• Cash Advance</li><li>• Foreign Transaction</li></ul>	<b>None</b> Advance up to 25% of limit. <b>4%</b> of advanced amount (\$10 minimum) <b>None</b>	
<b>Penalty Fees</b> <ul style="list-style-type: none"><li>• Late Payment</li><li>• Over-the-Credit Limit</li><li>• Returned Payment</li></ul>	Up to <b>\$25</b> if your payment is late <b>None</b> <b>None</b>	

**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.

**\*Variable Rate Information:** Your rate may increase or decrease if the Prime Rate as published in the Wall Street Journal 5 days before the end of the month prior to a rate change increase or decrease. Your rate can change monthly on the first day of each billing cycle following a change in the Prime Rate. Your rate will be equal to the Prime Rate plus a margin of 3.70%-14.70% for Select and Select Secured; 5.70%-15.70% for Rewards and Cash Back. Any increase will take the form of more payments of the same amount. Your variable rate will never be more than the maximum rate allowed by applicable law.