



*It's Everywhere
You Want To Be[®]*

CREDIT DISCLOSURES

ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES

12.96%

OTHER APRs

Cash Advances APR: 12.96%

Balance Transfers APR: 12.96%

MINIMUM
FINANCE CHARGE

ANNUAL
MEMBERSHIP FEE

-0-

-0-

GRACE PERIOD FOR REPAYMENT OF THE
BALANCE FOR PURCHASES

25 Days

LATE PAYMENT FEE

OVER THE LIMIT FEE

\$10.00

\$ 0.00

METHOD OF COMPUTING
THE BALANCE FOR PURCHASES

Average Daily Balance
including new purchases

