

| Card Type | World | Platinum Rewards | Platinum |
|---|--|--|--|
| Interest Rates and Interest Charges | | | |
| Introductory Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances | A fixed Introductory rate of 0%-8.9%* shall apply for the first six months. Thereafter, the APR for all outstanding indebtedness and new balances relating to purchases, cash advances, and balance transfer transactions shall be at the rate listed below based on your credit worthiness; or, if you do not qualify for an Introductory APR. | A fixed Introductory rate of 0%-8.9%* shall apply for the first six months. Thereafter, the APR for all outstanding indebtedness and new balances relating to purchases, cash advances, and balance transfer transactions shall be at the rate listed below based on your credit worthiness; or, if you do not qualify for an Introductory APR. | A fixed Introductory rate of 0%-8.9%* shall apply for the first six months. Thereafter, the APR for all outstanding indebtedness and new balances relating to purchases, cash advances, and balance transfer transactions shall be at the rate listed below based on your credit worthiness; or, if you do not qualify for an Introductory APR. |
| APR for purchases, Balance Transfers and Cash Advances | 12.9 – 19.9%* Non- Variable Rate *Your APR is dependent on your Credit Worthiness | 12.9 – 19.9%* Non- Variable Rate *Your APR is dependent on your Credit Worthiness | 10.9 – 17.9%* Non- Variable Rate *Your APR is dependent on your Credit Worthiness |
| How to Avoid Paying Interest on Purchases | 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. We will begin charging interest on cash advances and balance transfers on the transaction date. | | |
| Minimum Finance Charge | None | None | 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 www.consumerfinance.gov/learnmore . | | |
| Fees | | | |
| Annual Fee | None | None | None |
| Transaction Fees | | | |
| 1. Internal Balance Transfer Fees | 1. None | 1. None | 1. None |
| 2. External Balance Transfer Fees | 2. None | 2. None | 2. None |
| 3. Convenience Check Fees | 3. None | 3. None | 3. None |
| 4. Cash Advance Fees | 4. Either \$5, or 3% of the amount of each cash advance, whichever is greater | 4. Either \$5, or 3% of the amount of each cash advance, whichever is greater | 4. Either \$5, or 3% of the amount of each cash advance, whichever is greater |
| 5. Foreign Transaction Fees | 5. None | 5. 1% of each foreign transaction in U.S. dollars | 5. 1% of each foreign transaction in U.S. dollars |
| Penalty Fees | | | |
| • Late Payment Fee | • Up to \$15 | • Up to \$15 | • Up to \$15 |
| • Over-the-Credit Limit Fee | • None | • None | • None |
| • Returned Check Fee | • Up to \$25 | • Up to \$25 | • Up to \$25 |

- **How We Will Calculate Your Interest:** We use a method called “average daily balance (including new purchases).” See your cardholder agreement for more details.
- **Payments:** The minimum monthly payment is 2% of the new balance, or \$25.00, whichever is greater. If the unpaid interest and fees on the account are greater than the minimum monthly payment, the minimum monthly payment will become that amount. Any amount that is past due or prior minimum payments that were not made will also be added to the minimum monthly payment amount.
- **Loss of Introductory APR:** You will lose your Introductory APR if your account becomes delinquent or over the limit.
- This information is accurate as of 03/15/2018.