

**Cash Back and Platinum Credit Cards
Pricing Information as of May 1, 2017**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0% introductory APR for 7 billing cycles. After that, your APR will be 12.00% for Cash Back Rewards, and 14.00% for Platinum only. These APRs will vary with the market based on the Prime Rate.
APR for Balance Transfers	0% introductory APR for 7 billing cycles. After that, your APR will be 12.00% for Cash Back Rewards, and 14.00% for Platinum only. These APRs will vary with the market based on the Prime Rate.
APR for Cash Advances	12.00% for Platinum Cash Back Rewards, and 14.00% for Platinum only This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	24.00% This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you make a late payment. How Long Will the Penalty APR Apply?: If your APRs are increased for this reason, the Penalty APR may apply indefinitely.*
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 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 Interest Charge	If you are charged interest, the charge will be no less than \$2.00.
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 .

Fees	
Annual Fee	\$35 Platinum Cash Back \$0 Platinum
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	Either \$5 or 3% of the amount of each transfer, whichever is greater. Either \$5 or 3% of the amount of each cash advance, whichever is greater. 2% of the transaction in U.S. dollars.
Penalty Fees • Late Payment • Returned Payment	Up to \$25 Up to \$25

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you do not pay the full amount of any minimum payment due within 60 days of its payment due date.

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

* **Penalty APR:** We will reduce the Penalty APR to the APRs that applied prior to the increase to the extent required by applicable law, if, once the Penalty APR goes into effect, you make the first six minimum payments on or before the payment due dates.

Prime Rate: Except for any introductory APR, the APR will vary based on changes in the Prime Rate published in *The Wall Street Journal*. As of the date shown above, the Prime Rate was 4.00%. To determine the APRs for Purchases, Balance Transfers, and Cash Advances, for the Cash Back Card we add 8.00% to the Prime Rate, and for the Platinum Card we add 10.00% to the Prime Rate.