

Pricing & Terms

Please take a moment to carefully read and review the Pricing & Terms below.

Rate, Fee and Other Cost Information

The information listed below was accurate as of December 2010; however, the terms are subject to change after that date. Please contact us at 866-722-7283 for any change in the required information shown below.

CREDIT DISCLOSURES

The information listed below was accurate as of the date this application was printed (shown in lower right-hand corner); however, the terms are subject to change after that date. Please contact us at 866-722-7283 for any change in the required information shown below.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	11.15% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers APR for Cash Advances	11.15% This APR will vary with the market based on the Prime Rate.
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 interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at www.federalreserve.gov/creditcard .
Fees	
Annual Fee	\$15.00
Transaction Fees <ul style="list-style-type: none">• Cash Advance• Foreign Transaction• Balance Transfer	Either \$5.00 or 4% of the amount of each cash advance, whichever is greater. 3% of each transaction in U.S. dollars. None
Penalty Fees <ul style="list-style-type: none">• Late Payment	Up to \$35.00

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

Prime Rate: Variable APR is based on the 3.25% Prime Rate as of December 1, 2010.

We add 7.90% to the Prime Rate to determine the Annual Percentage Rate.