

 CLASSIC	 CLASSIC	 CLASSIC
ANNUAL PERCENTAGE RATE (APR) for Purchases and Cash Advances	9.90% Based on your credit worthiness	11.90% Based on your credit worthiness	16.90% Based on your credit worthiness
VARIABLE RATE Information	Fixed	Fixed	Fixed
ANNUAL FEE	\$0	\$0	\$0
Penalty APR and When it Applies	None	None	None
How to avoid paying interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
BALANCE CALCULATION METHOD for purchases	Average daily balance including purchases	Average daily balance including purchases	Average daily balance including purchases
TRANSACTION FEE for Foreign Transaction	1% of each transaction in U.S. dollars if initiated or processed in foreign currencies or countries	1% of each transaction in U.S. dollars if initiated or processed in foreign currencies or countries	1% of each transaction in U.S. dollars if initiated or processed in foreign currencies or countries
TRANSACTION FEE for Cash Advances	\$0	\$0	\$0
TRANSACTION FEE for Late Payment	\$25	\$25	\$25
TRANSACTION FEE for Over-the-Limit	\$0	\$0	\$0
RETURNED CHECK FEE	\$25	\$25	\$25
MINIMUM FINANCE CHARGE	None	None	None