

## INTEREST CHARGES

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
<b>PURCHASES</b>			
Purchases	15.49%(v)(d)	- 0 -	- 0 -
<b>CASH ADVANCES</b>			
Cash Advances	21.49%(v)(d)	- 0 -	- 0 -
<b>BALANCE TRANSFERS</b>			
Balance Transfer	15.49%(v)(d)	- 0 -	- 0 -

**31 Days in Billing Period**

(v) = Variable Rate  
 (d) = Daily Balance Method (including new transactions)  
 (a) = Average Daily Balance Method (including new transactions)

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

