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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>BALANCE TRANSFERS</b> |                              |                                  |                  |
| Balance Transfer         | 18.24% (v)                   | -0-                              | -0-              |

(v) = Variable Rate

31 Days in Billing Period

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.