

# Hidden Costs of Credit (3/3)

## Sample Disclosure Form

<b>Annual Percentage Rate (APR) for purchases</b>	A 0% fixed APR until the first day of the billing cycle. After that, <b>11.99%</b> fixed, <b>14.99%</b> fixed, or <b>21.99%</b> fixed, depending on our review of your application and credit history.(a)
<b>Other APRs</b>	<b>Balance Transfer APR:</b> 0% fixed APR until the first day of the billing cycle. After that, 11.99% fixed, 14.99% fixed, or 21.99% fixed, depending on our review of your application and credit history. <b>Cash Advance APR:</b> 25.24% variable <b>Default APR:</b> Up to 34.24% variable. See explanation below (b).
<b>Variable rate information</b>	The following APRs may vary monthly based on the Prime Rate (c): <b>Cash Advance APR:</b> The Prime Rate plus 16.99%. <b>Default APR:</b> The Prime Rate plus up to 24.99%.
<b>Grace period for repayment of purchase balances</b>	At least 20 days.
<b>Method for computing the balance for purchases</b>	Average daily balance method (including new purchases).
<b>Annual fee</b>	None
<b>Minimum finance charge</b>	\$1.00
<b>Transaction fee for balance transfers</b>	3% of the amount of each transaction, but not less than \$5.00 nor more than \$99.00.
<b>Transaction fee for cash advances</b>	3% of the amount of each transaction, but not less than \$10.00
<b>Late Payment fee</b>	\$15.00 on balances up to, but not including, \$100; \$29.00 on balances of \$100.00 up to, but not including, \$250.00; and \$39.00 on balances of \$250.00 and over.
<b>Over-the Credit-Limit fee</b>	\$39.00
<b>International Transactions</b>	3% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.

(a) Rates, fees, and terms may change: We reserve the right to change the account terms (including the APRs) at any time for any reason, in addition to APR increases that may occur for failure to comply with the terms of your account. For example, we may change the terms based on information in your credit report, such as the number of other credit card accounts you have and their balances. The APRs for this offer are not guaranteed; APRs may change to higher APRs, fixed APRs may change to variable APRs, or variable APRs may change to fixed APRs. Any changes will be in accordance with your account agreement.

(b) Your APRs may increase if you default under any Card member Agreement you have with us for any of the following reasons: We do not receive at least the minimum payment due by the date and time due; you exceed your credit line on this account if applicable; or you make a payment to us that is not honored by your bank. Your APRs may increase as of the first day of the billing cycle in which the default occurs. We may consider the following factors to determine the default rate: the length of time your account has been open; the existence, seriousness and timing of defaults; other indications of your account usage and performance; and information about your other relationships with us or any of our related companies.

(c) the "Prime Rate" is the highest prime rate published in the Money Rates column of *The Wall Street Journal* two business days before the closing date on the statement for each billing period.