



Returned Convenience Check Fee	\$15.00	or the amount of the returned convenience check, whichever is less.
Statement Copy Fee	\$3.00	
Document Copy Fee	None	
Rush Fee	\$35.00	
Emergency Card Replacement Fee	None	
PIN Replacement Fee	None	
Card Replacement Fee	\$5.00	
Unreturned Card Fee	None	
Card Recovery Fee	None	
Pay-by-Phone Fee	\$10.00	

**Collection Costs:** You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees.

**Periodic Rates:**

The Purchase APR is 12.84% which is a daily periodic rate of 0.0352%.

The Balance Transfer APR is 12.84% which is a daily periodic rate of 0.0352%.

The Cash Advance APR is 12.84% which is a daily periodic rate of 0.0352%.