

DETAILS OF RATE, FEE, AND OTHER COST INFORMATION

As required by law, rates, fees and other costs of this credit card offer are disclosed here. All account terms are governed by the CREDIT CARD AGREEMENT. Account and Agreement terms are not guaranteed for any period of time; all terms, including the APRs and fees, may change in accordance with the Agreement and applicable law. We may change them based on information in your credit report, market conditions, business strategies, or for any reason.

Annual Percentage Rate (APR) for Purchases	The APR you receive is determined based on your creditworthiness.	
	Non-Rewards APRs range from 7.90% to 18.50% (0.66% - 1.54% Monthly Periodic Rate)	Rewards APRs range from 8.90% to 19.50% (0.74% - 1.63% Monthly Periodic Rate)
Other APRs	Non-Rewards <u>Cash Advance and Balance Transfers:</u> Variable APR is 7.90% to 18.50% for all Check Cash Advances, ATM Cash Advances, Bank Cash Advances and Cash Equivalent transactions. <i>See³ below for explanation.</i>	Rewards <u>Cash Advance and Balance Transfers:</u> Variable APR is 8.90% to 19.50% for all Check Cash Advances, ATM Cash Advances, Bank Cash Advances and Cash Equivalent transactions. <i>See³ below for explanation.</i>
	<u>Default APR:</u> Variable APR is 22.9%. <i>See¹ below for explanation.</i>	
Variable Rate Information	Your APRs may vary. For each billing cycle, we determine each APR by adding a margin to the prevailing U.S. Prime Rate. The margin for the Standard Variable APR for Purchases, Cash Advances and Balance Transfers is between 5.65% and 16.25%. The margin for the Default APR is 19.65%. <i>See² below for explanation.</i>	
Grace Period for repayment of balance for Purchases	25 days if previous balance is paid in full by its due date. No grace period on Cash Advances, Balance Transfers or any cash transaction.	
Method of computing the balance for Purchases	Average Daily Balance (including new purchases).	
Annual Fee	None	
Minimum Finance Charge	\$1.00 when Finance Charges are imposed.	
Foreign Transaction Fee	On purchases made outside the U.S., the fee is 2% of the U.S. dollar amount of each such transaction, whether originally made in U.S. dollars or converted from a foreign currency.	
ADDITIONAL FEE INFORMATION: Transaction fee for Cash Advances: 3% of each such transaction (\$5 minimum) Late payment fee: \$15 if the Minimum Monthly Payment is not received within 15 days of the Payment due date. Over-the-Credit-Limit Fee: \$10		

¹ When your payment is late (i.e. not received by 5p.m. PST, on its Payment Due Date) two (2) times 30 days or one (1) time sixty (60) days within a twelve (12) month period, we may increase each of your account's Standard Variable APRs up to the Variable Default APR. The Variable Default APR will be applied to all new and outstanding balances. Your account's Standard Variable APR will be reinstated after six (6) consecutive months of making payments on time and not exceeding your credit limit.

² The U.S. Prime Rate used to determine your APRs for each billing cycle is the highest rate appearing in The Wall Street Journal on the 1st day of each month. On July 1, 2009, the U.S. Prime Rate applicable using this formula was 3.25%.

³ Cash Equivalent transactions are defined as money orders, foreign currency, and travelers checks from a non-financial institution, person to person money transfers, bets, lottery tickets, casino gaming chips and bail bonds.