



INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	<p>0.00% Introductory rate is for 6 months from the date your account is opened, after that 8.99% - 18.99% The APR that you may qualify for at account opening is determined by Fidelity Bank based on your creditworthiness. Rates, fees and terms may change: We have the right to change the account terms (including the APRs) in accordance with your Cardmember Agreement.</p>
APR for Balance Transfers	<p>0.00% Introductory rate is for 6 months from the date your account is opened, after that 8.99% - 18.99% The APR that you may qualify for at account opening is determined by Fidelity Bank based on your creditworthiness. Rates, fees and terms may change: We have the right to change the account terms (including the APRs) in accordance with your Cardmember Agreement.</p>
APR for Cash Advances	<p>25.99% The interest rate for your account is determined by Fidelity Bank. Rates, fees and terms may change: We have the right to change the account terms (including the APRs) in accordance with your Cardmember Agreement.</p>
Penalty APR and When It Applies	<p>Prime* + 25.24% This APR may be applied to your account if: 1) You make a late payment, 2) You make false or misleading statements on your applications, 3) You use and cash advance for an illegal purpose 4) You file for bankruptcy, or 5) You die. How Long Will The Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How To Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases, cash advances and balance transfers if you pay your entire balance by the due date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
Fees	
Annual Fees	No Annual Fee
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Fees 	<p>\$2.00 for each balance transfer Either \$10 or 5% of the amount of each cash advance, whichever is greater (maximum fee: \$75) Up to 3.00% of each foreign transaction in U.S. dollars</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Line • Return Payment • Other 	<p>Up to \$35 N/A N/A N/A</p>

How We Will Calculate Your Balance: We use a method called "average daily balance." See your account agreement for further information regarding how we calculate your balance.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

When the Penalty APR will be applied: We may apply the Penalty APR if you become more than 60 days late in paying your bill.

Prime Rate: *The prime rate used to determine your penalty APR is the rate published in the Wall Street Journal in the Internal Index/1st day of the prior month.

Purchase APR: Your Purchase rate is **0%** for six months. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **0%**.

Balance Transfer APR: Your Balance Transfer rate is **0%** for six months. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **0%**.

Cash APR: Your Cash rate is **25.99%**. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or **2.16583%**.

Military Lending APR: Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).