

Fees	
Set-up & Maintenance Fees - Annual Fee - Additional Card Fee - Application Fee	None None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	1% 1% of each advance (minimum \$10) 3% None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$30.00

Other Disclosures	
Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.
Returned Payment Fee	\$30.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$1.00 per page
Bill Pay Rush Fee	\$19.95
Card Replacement Fee	\$10.00
Stop Payment of Convenience Check Fee	\$15.00