

Fees	
Annual Fee	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Purchases</li> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<b>None</b> Either <b>\$10</b> or <b>4%</b> of each balance transfer, whichever is greater. Either <b>\$10</b> or <b>4%</b> of each cash advance, whichever is greater. <b>2%</b> of the U.S. dollar amount of each transaction.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> <li>• Over-the-Credit-Limit</li> </ul>	<b>\$39</b> for each billing cycle in which your minimum payment is not posted to your Account by your payment due date. <b>\$32</b> <b>\$0</b>
<b>Other Fees</b> <ul style="list-style-type: none"> <li>• Statement Copies</li> <li>• Card Rush Delivery</li> <li>• Statement Research Fee</li> <li>• Card Replacement after 3rd occurrence in the past 12 calendar months</li> </ul>	<b>\$5</b> <b>\$50</b> inside the United States, <b>\$75</b> outside of the United States. <b>\$35</b> per hour <b>\$5</b>