

2013 Totals Year-to-Date	
Total fees charged in 2013	\$225.67
Total interest charged in 2013	\$88.77

Year-to-date totals reflect all charges minus any refunds applied to your account.

INTEREST CHARGES

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	29.99% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	29.99% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	29.99% (v)	-0-	-0-

(v) = Variable Rate

28 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.