In no event will the late payment fee exceed the amount of the minimum payment due for the applicable statement period.

RETURNED PAYMENT FEE: We will charge you a returned payment fee every time you send us a payment that is returned unpaid for any reason. We will charge you this fee each time any payment is returned unpaid, even if it is paid upon resubmission. The amount of the returned payment fee is set forth in the Additional Disclosure. In no event will the returned payment fee exceed the amount of the minimum payment due for the applicable statement period.

OVER-THE-CREDIT-LIMIT FEE: You will not be charged an Over the Credit Limit Fee when using your Card.

BALANCE TRANSFER FEE: You will not be charged a Balance Transfer Fee.

FEXO FEES FOR EXPEDITING LOST, STOLEN, OR REPLACED CARD: We will charge you a fee for the FedEx delivery of your card as set forth in the Additional Disclosure.

TELEPHONE PAYMENT: If you make a telephone request to make a payment, we will charge a Telephone Payment fee as set forth in the Additional Disclosure.

CREDITING OF PAYMENTS: All payments made on your Account at the address designated for payment on the monthly periodic statement, or made to a member servicer representing any of our branch offices will be credited to your Account on the date of receipt. If the date of receipt for a mailed payment or a payment made at a branch drop box is not a business day, your payment will be considered to be received on the next business day following receipt. The required minimum payment for your Account will be applied first to collection costs, then to balances with the highest interest rate, and then to other fees due, and then to the unpaid principal balance.

BALANCE TRANSFERS: If you request a balance transfer to be made, you should not rely on a balance transfer to be made by any particular date. Although most balance transfers will be made when received, they could take up to three weeks before payment to your other Account is made. Accordingly, you should continue to take up to three weeks before payment to your other Account is made. We may pay the balance transfer fee at the time the payment is made. If you fail to make the required minimum payment each month, the remaining balance transfer will be paid at the time the payment is made to the extent such balance transfer is currently outstanding.

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You cannot obtain at an ATM. If you pay your Account in full by the due date shown on your statement, you have no less than 25 days to repay your Account balance before an INTEREST CHARGE on the current purchases will be imposed. If you pay your Account in full by the due date shown on the previous monthly statement, you have no grace period in which to repay your Account. If you have any cash advances, the remaining purchases will be imposed, and such INTEREST CHARGE will begin on the day such purchases are posted to your Account. No additional INTEREST CHARGE will be incurred whenever you pay the Account in full by the Payment Due Date shown on your monthly periodic statement.

The INTEREST CHARGE is figured by applying the periodic rate to the “balance subject to INTEREST CHARGE,” which is the “average daily balance” of your Account, including certain current and prior charges, and applying an annual percentage rate determined by multiplying the “average daily balance” by the number of days in the billing cycle and applying the periodic rate to the result of this multiplication. The “average daily balance” for certain categories of transactions subject to an introductory rate or a promotional rate may be separately calculated for those categories. Your Account balance at any time without penalty for early payment.

ACCOUNTS WITH DIFFERENT APRS: Payments made in excess of the required minimum payment will be applied to the balance with the highest APR and then to balances subject to lower APRs, in descending order of APRs until all balances subject to an APR are paid in full.

CASH ADVANCE FEE: We will not charge you a Cash Advance fee. If an advance is made by another institution, the other institution may impose a fee. If you obtain a cash advance by using an automated teller machine (ATM), any fee imposed by the institution where you obtained the cash advance may be passed on to you. Any charge made under the terms of this Agreement is

INTEREST CHARGE: You will be charged an interest charge on balances and purchases, balance transfers, late charges, and any charges for fees, including, but not limited to, any fees for the use of the Card or Account; (b) for (a) all purchases, cash advances, and balance transfers would cause you to exceed your approved credit limit and (c) collection costs and attorney’s fees as permitted by applicable law, and any costs incurred in the collection of your obligation, including court costs and reasonable costs of collection, including court costs and reasonable costs of collection. Any charge made under the terms of this Agreement is

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