

# Pricing Information Table

## Payment Information

Each month you must pay the New Balance in full by the Payment Due Date.

### Fees

<p><b>Annual Membership Fee</b></p>	<ul style="list-style-type: none"> <li>• Primary Card Fee <b>\$95</b></li> <li>• Additional Card Fee <b>\$35</b></li> </ul>
<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>• Club Cash® Advances</li> <li>• Foreign Transaction</li> </ul>	<ul style="list-style-type: none"> <li>• Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.</li> <li>• <b>3%</b> of each purchase transaction in U.S. dollars.</li> </ul>
<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<ul style="list-style-type: none"> <li>• Up to <b>\$39</b> or <b>2.5%</b> of the total Past Due amount, whichever is greater.</li> <li>• Up to <b>\$39</b></li> </ul>

**Late Payment Fee:** A single violation of each type will not exceed \$29. If the required payment is not made for two or more consecutive billing cycles, the Bank will charge up to the maximum fee in the table above. However, if another violation of the same type occurs within six billing cycles, but in non-consecutive billing cycles, the Late Payment Fee will not exceed \$39. The Late Payment Fee will not exceed the related Minimum Payment Due.

**Returned Payment Fee:** A single violation will not exceed \$29. However, if another violation of the same type occurs within six billing cycles, the Bank will charge up to the maximum fee in the table above. The Returned Payment Fee will not exceed the related Minimum Payment due.