Important Terms for Wings Cash Rewards Visa® Signature Credit Card

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**12.74%** to **25.74%** when you open your account, based on your creditworthiness. After that, this APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**0.00%** introductory APR. The introductory APR will apply to any qualifying balance transfer completed within 275 days after account opening. The period during which the introductory APR will apply to balance transfers will end 275 days after such qualifying balance transfer occurs. After that, your APR will be **12.74%** to **25.74%** based on your creditworthiness. After that, this APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**29.99%**
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about the factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at** http://www.consumerfinance.gov/learnmore

Fees	
Annual Fee	**None**
Transaction Fees	
• Balance Transfer	Either **$10** or **4%** of each transfer, whichever is greater. Balance Transfers are limited to up to 90% of your credit limit.
• Cash Advance Fee	Either **$10** or **3%** of each cash advance, whichever is greater. Cash Advances are limited to up to 50% of your credit limit.
• Foreign Transaction Fee	**3%** of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	Up to **$41.**
• Returned Payment	Up to **$41.**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)." See your account agreement for more details.

Credit Counseling: If you would like information about credit counseling services, call 1-866-685-6322. This number is directed to NFCC (National Foundation for Credit Counseling) a network of Nonprofit credit counseling providers. You will be asked for your zip code and you will be provided the 3 closest credit-counseling services.